

SERFF Tracking Number: GEFA-125592292 State: Arkansas
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 39038
Company Tracking Number:
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.002 Joint (Last Survivor)
Adjustable Life
Product Name: New SUL 2001 CSO
Project Name/Number: SUL 05/08/

Filing at a Glance

Company: Genworth Life and Annuity Insurance Company

Product Name: New SUL 2001 CSO

SERFF Tr Num: GEFA-125592292 State: ArkansasLH

TOI: L09I Individual Life - Flexible Premium

SERFF Status: Closed

State Tr Num: 39038

Adjustable Life

Sub-TOI: L09I.002 Joint (Last Survivor)

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: April Bauserman, J.R.

Disposition Date: 05/22/2008

Swisher

Date Submitted: 05/16/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: SUL 05/08

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 05/22/2008

State Status Changed: 05/22/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Re: Genworth Life and Annuity Insurance Company

NAIC# 4011-65536 FEIN# 54-0283385

Individual Life

Form numbers:

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GLAULLTD0408 AR Last Survivor Flexible Premium Adjustable Life Insurance Policy
GLAULLTD0408-S Schedule
GLAULLTD0408-WS Schedule

GLAULRPPR0308 Policy Protection Rider
GLAULRPPR0308-S Schedule

Actuarial Memorandum
Annual Report
Illustration
Rates

Dear Commissioner/Director:

Enclosed for your approval are specimen copies of the above referenced forms. These forms are new and do not replace any forms previously approved by your department.

This plan is a flexible premium plan that provides coverage on two insureds. The death benefit is adjustable and is payable after the death of the second insured to die.

This policy incorporates an explanation of some of the common features of a flexible premium adjustable life insurance policy. This summary can be found in the Summary of Policy Features beginning on page 2. This summary is intended as a high-level overview and does not replace the detailed descriptions of the policy's features that are found in the policy provisions.

Administrative identifiers have been included in the lower right-hand corner of each page beginning on page 5. These identifiers are not intended as form numbers. Only the cover page and schedule pages have unique identifying form numbers in the lower left-hand corner.

The information bracketed on the sample policy Schedule Pages and tables (pages 3 through 4A.1) are variable and subject to change. The nonforfeiture interest rate and loan interest rates, shown on the schedule, will never exceed the

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maximum percentage allowed in your state. A statement of variability is attached.

This form will be marketed using a compliant illustration. The illustration will be used in lieu of a policy summary. A copy of this illustration is enclosed. The numbers used on this copy of the illustration are for illustrative purposes only.

There is no special market for this insurance.

Rider form GLAULRPPR0308 provides a long-term secondary guarantee that, if properly funded by premium payments, can keep coverage in effect until the younger insured's attained age 121. This Rider will automatically be included in all issues of this plan.

Previously approved application form numbers 599L2 and GEFA-504 will be used with this product.

These forms were filed with the Virginia Insurance Department on April 3, 2008.

Applicable certifications, filing forms and fees, if any, are enclosed.

Thank you, in advance, for your assistance with this filing.

Sincerely,

J.R. Swisher, ALHC, ACS
Senior Contracts Analyst
Product Development Department
Telephone Number: (434) 948-5777 Fax Number: (434) 948-5934
e-mail: J.Swisher@genworth.com

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Adjustable Life

Product Name: New SUL 2001 CSO

Project Name/Number: SUL 05/08/

Company and Contact

Filing Contact Information

J. R. Swisher, Contract Analyst j.swisher@genworth.com
P. O. Box 1280 (888) 325-5433 [Phone]
Lynchburg, VA 24502 (434) 948-5934[FAX]

Filing Company Information

Genworth Life and Annuity Insurance Company CoCode: 65536 State of Domicile: Virginia
6620 W Broad Street Group Code: 350 Company Type: LifeHealth &
Annuity
Richmond, VA 23230 Group Name: State ID Number:
(804) 281-6600 ext. [Phone] FEIN Number: 54-0283385

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: Fee for this submission is \$50 per the Arkansas Life & Health Fee Schedule.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life and Annuity Insurance Company	\$50.00	05/16/2008	20372359

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	05/22/2008	05/22/2008

SERFF Tracking Number:	GEFA-125592292	State:	Arkansas
Filing Company:	Genworth Life and Annuity Insurance Company	State Tracking Number:	39038
Company Tracking Number:			
TOI:	L09I Individual Life - Flexible Premium	Sub-TOI:	L09I.002 Joint (Last Survivor)
	Adjustable Life		
Product Name:	New SUL 2001 CSO		
Project Name/Number:	SUL 05/08/		

Disposition

Disposition Date: 05/22/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GEFA-125592292 State: Arkansas

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Adjustable Life

Product Name: New SUL 2001 CSO

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Actuarial Memorandum		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Annual Report		Yes
Supporting Document	Illustration & Certifications		Yes
Supporting Document	Bulletin 11-83 certification		Yes
Supporting Document	Readability Certification		Yes
Form	Last Survivor Flexible Premium		Yes
	Adjustable Life		
Form	Policy Protection Rider		Yes
Rate	SUL Current Rates		Yes
Rate	SUL Guaranteed COI's		Yes

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	GLAULLTD0408 AR	Policy/Cont	Last Survivor Flexible Premium Adjustable Life Certificate	Initial		52	GLAULLTD0408 AR 5-15-08.pdf
	GLAULRP0308	Policy/Cont	Policy Protection Rider	Initial		51	GLAULRPPR0308.pdf
			al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider				

Genworth Life and Annuity Insurance Company

A Stock Company State of Domicile: Virginia

Home Office: [6610 West Broad Street, Richmond, VA 23230]

Service Center Address:

Service Center Phone:

[3100 Albert Lankford Drive, Lynchburg, Virginia 24501] [1-888-325-5433]

[P. O. Box 461, Lynchburg, VA 24505-0461]

This policy is a legal contract between “you” (the Owner) and “us” (the Company). In this policy, “you” and “your” are defined to mean and refer to the Owner, and “we,” “us,” and “our” are defined to mean and refer to the Company.

CONSIDERATION. We issued this policy in consideration of the applications for this policy and the payment of at least the Initial Premium.

THIS IS YOUR POLICY. PLEASE READ IT CAREFULLY.

Subject to the terms of this policy, we will pay the Beneficiary the death proceeds on the death of the second Insured to die. We will not pay until we receive all of the following at our Service Center:

- this policy;
- due proof that the death of the second Insured to die occurred while this policy was in effect;
- a written claim for the death proceeds completed on a form that we supply; and
- if this policy or an increase in Specified Amount is contestable as set forth in the ***Incontestability*** provision upon the death of the second Insured to die, an authorization, on a form that we supply, from a person authorized to allow us to obtain and disclose information about that Insured.

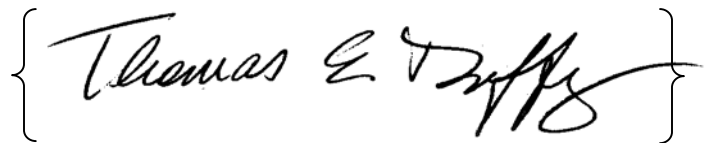
If the death of the first Insured to die occurs while this policy is in effect, due proof of death and an authorization must be submitted to our Service Center as soon as reasonably possible. Such due proof and authorization must be as described above except they must pertain to the first Insured to die rather than the second Insured to die.

RIGHT TO EXAMINE AND RETURN POLICY. You may return this policy within 20 days after it is delivered to you by taking it or mailing it to us or to any life insurance agent we appoint. Immediately upon delivery or mailing, this policy will be deemed void from the beginning. We will return any premium that has been paid.

This policy was signed on the Date of Issue.



President



Secretary

LAST SURVIVOR FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY**Adjustable Death Benefit Payable at Death of the Second Insured to Die****Flexible Premiums Payable until the Monthly Deduction Stop Date While at least One Insured is Living****Benefits Vary with Risk Rates and Credited Interest Rates****Nonparticipating – No Dividends**

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1. SUMMARY OF POLICY FEATURES

For purposes of this Summary, “you” and “your” refer to the Owner. “We,” “our” and “us” refer to the Company .

This Summary is an overview of the important features and operations of your policy. It is meant to give you a basic understanding of your policy. **Policy provisions provide specific details not fully described in this Summary. Please read the entire policy carefully.**

THE POLICY. Last Survivor Flexible Premium Adjustable Life Insurance is the technical name for a certain type of universal life insurance. “Last Survivor” means that any death benefit payable will be paid on the death of the second Insured to die, not the first Insured to die. “Flexible premium” means that you may pay premiums by any method acceptable to us, at any time and in any amount subject to limitations stated in the policy; however, while the policy does not require premiums to be paid on any particular date or in any particular amount, because your policy may terminate if the Net Cash Surrender Value is insufficient (see **Grace Period** section), you may have to pay premiums at specific times and in specific amounts to keep your policy in effect. This policy is NOT a level premium policy, a single premium policy or a vanishing premium policy. It is NOT guaranteed to remain in effect at the original benefit level even if planned premiums are paid. “Adjustable life insurance” means that you may change the death benefit subject to limitations stated in the policy.

POLICY VALUE. The policy value is a key component of your policy. We **subtract** an expense charge from each premium you pay, and **credit** the rest to the policy value. Each policy month, we deduct charges for insurance and Riders and a monthly expense charge from the policy value. We also credit interest to the policy value. Premiums paid and credited interest increase the policy value; partial withdrawals and monthly deductions decrease the policy value. If amounts credited exceed amounts deducted, the policy value grows. If amounts deducted exceed amounts credited, the policy value decreases. If the policy’s Net Cash Surrender Value becomes insufficient to pay a monthly deduction, then the policy will terminate unless (1) you pay more premium or (2) the policy is being kept in effect under the terms of a premium guarantee.

SURRENDER CHARGE. This policy contains a Surrender Charge that is: (1) deducted from the policy value when you surrender your policy and (2) subtracted from the policy value to determine the Cash Surrender Value. We use the Net Cash Surrender Value, not the policy value, to determine whether this policy has enough value to stay in effect. The Net Cash Surrender Value is the policy value **minus** the Surrender Charge **minus** any loan against the policy. While the policy value may be large, the Net Cash Surrender Value may be substantially lower because of the effect of subtracting the Surrender Charge and any loan against the policy.

PREMIUMS REQUIRED TO KEEP THE POLICY IN EFFECT. If the Net Cash Surrender Value at the beginning of any Policy Month is not enough to pay a full monthly deduction, you will likely need to pay more premium, even if you have been paying planned premiums, to keep the policy from terminating even though your Policy Value before subtraction of the Surrender Charge and loan against the policy may be substantial. The **Grace Period** section explains this situation telling you the amount of required additional premium and the length of time payment of that amount of premium will continue this policy as long as you do not make a partial withdrawal or take a policy loan.

PREMIUM GUARANTEES. Your policy provides two important premium guarantees that can keep your policy from terminating even if policy values are too small to pay a monthly deduction. See the ***Minimum Monthly Premium Guarantee*** provision, the ***Grace Period*** provision and the ***Policy Protection Rider*** attached to your policy for the terms and conditions of these premium guarantees. You should also be aware that if the premium guarantee provided by the Policy Protection Rider becomes Inactive, you can reactivate it by paying the shortfall described in the Rider. The shortfall is accumulated at a high rate of interest, therefore the amount you need to pay grows rapidly. While the Rider is Inactive, if the policy's Net Cash Surrender Value is not enough to pay a monthly deduction or if the loan against the policy exceeds the policy's Cash Surrender Value, you will have to pay more premiums to keep the policy from terminating. If the status of this Rider is Terminated, you will not be able to reinstate the Rider. Any premium guarantees are supported solely by our financial strength and claims-paying ability. No third party supports the guarantees.

EFFECT OF POLICY PROVISIONS ON POLICY VALUES AND PREMIUM PAYMENT OBLIGATIONS. Policy Value and premium payment obligations are affected by a number of variables. The variables that have the biggest impact are credited interest rates, the insurance rates we charge and your premium payments. You should monitor these variables closely.

Credited Interest Rates. The credited interest rate is the interest rate we use to determine the amount of interest we will credit to your Policy Value at the beginning of a Policy Month. It is the variable most likely to change. You should not presume that the credited rate will remain constant for any extended period. We can adjust the credited interest rate at any time based on factors identified in the policy, but we cannot reduce the rate below the Guaranteed Credited Interest Rate shown in the policy's ***Schedule***.

Monthly Risk Rates. These rates help determine your monthly cost of insurance which is a charge against Policy Value. Because they are based on the likelihood that a person with characteristics similar to that of the Insureds will die in a particular Policy Month, and because this likelihood increases as the Insureds get older, risk rates increase each Policy Year. We can change the scheduled rates based on factors identified in the policy.

Premium Payments. Payment of premiums, even planned premiums, does not guarantee that your policy will perform as expected or even stay in effect. As you consider how you will pay premiums, consider that premium payments are only one variable affecting your policy's performance. If we change the credited interest rates or cost of insurance rates or if you take policy loans or partial withdrawals, your policy could perform better or worse than expected even if you pay premiums as planned and you may have to pay additional premiums to keep this policy from terminating. If you choose to pay lower or fewer premiums than you originally planned, you may cause your policy to perform more poorly than expected.

MONITORING YOUR POLICY'S PERFORMANCE. We will send you an annual report to help you monitor your policy's performance and compare it to your original objectives. Begin by verifying that your planned premium payments will accomplish your insurance objective. Then be diligent in comparing actual policy values and benefits to the illustration you received when you purchased your policy. Ask your life insurance agent to explain anything you do not understand. You might need to pay premiums in addition to planned premiums to achieve your insurance objectives. You may Request an illustration of future death benefits and policy values from us at any time. There is no charge for the first illustration you request in a Policy Year. We are also available to answer your questions and assist you in making changes to your policy.

2. SCHEDULE

Benefits and Premiums

Last Survivor Flexible Premium Adjustable Life Insurance
Policy Protection Rider – See Rider Schedule

Benefits and Premiums

FIRST YEAR PREMIUM(S) -	\$ [1,178.00]	ANNUALLY
MINIMUM MONTHLY PREMIUM -	\$ [47.07]	
DESIGNATED ANNUAL PREMIUM:	\$ [1,168.79]	

ADMINISTRATIVE FEE FOR PARTIAL WITHDRAWAL - \$ [25.00]

MORTALITY TABLES – [2001 Commissioner's Standard Ordinary Table, Sex Distinct, Smoker Distinct, Age Nearest Birthday.]

Expense Charges

PREMIUM EXPENSE CHARGE – During the first Policy Year, the sum of: (1) [15.00]% of each premium received; and (2) [35.00]% of each premium received until the total of all premiums received equals \$[391.25]. Thereafter, [15.00]% of each premium received.

MONTHLY EXPENSE CHARGE – During the first twenty Policy Years, \$[6.25] plus \$[0.0750] times the number of thousands of Specified Amount, thereafter, \$[6.25] plus \$[0.0750] times the number of thousands of Specified Amount.

Credited Interest Rates

GUARANTEED NONLOANED POLICY VALUE - [3]% a year, compounded annually.

GUARANTEED LOANED POLICY VALUE – On the portion of the Policy Value equal to the preferred loan balance, the rate credited will be [8]% a year. On the portion of the Policy Value equal to the nonpreferred loan balance, the rate credited will be a rate not less than [6]% a year.

PAID-UP INSURANCE NET SINGLE PREMIUMS – [4]% a year, compounded annually

GUARANTEED NET SINGLE PREMIUM POLICY VALUE INTEREST RATE – [4]%

MAXIMUM POLICY LOAN INTEREST RATE – [7.4]% a year, payable in advance

BENEFICIARY [AS DESIGNATED IN THE APPLICATION OR AS SUBSEQUENTLY
CHANGED BY THE OWNER]

OWNER [AS DESIGNATED IN THE APPLICATION OR AS SUBSEQUENTLY
CHANGED BY THE OWNER]

Insureds	Premium Class	Age Nearest Birthday
[JOHN DOE]	[STANDARD (NO NICOTINE USE)]	[35] [M]
[JANE DOE]	[STANDARD(NO NICOTINE USE)]	[35] [F]

[SPECIMEN] Policy Number

Initial Specified Amount	\$ [100,000]	[APRIL 1, 2008]	Policy Date
-----------------------------	--------------	-----------------	-------------

Initial Premium	\$ [1,178.00]	[APRIL 1, 2008]	Date of Issue
-----------------	---------------	-----------------	---------------

SCHEDULE *CONTINUED*

End of Policy Year	Surrender Charge Table	Surrender Charge
1		1,557.00
2		1,501.00
3		1,443.00
4		1,382.00
5		1,318.00
6		1,252.00
7		1,184.00
8		1,113.00
9		1,038.00
10		961.00
11		881.00
12		798.00
13		711.00
14		621.00
15		527.00
16		430.00
17		329.00
18		223.00
19		114.00
20 & thereafter		0.00

The Surrender Charge is deducted from the Policy Value to determine the Cash Surrender Value. The Surrender Charge is level during a Policy Year and equal to the charge shown for the end of the year. It may be adjusted as a result of a decrease in the Initial Specified Amount as explained in the Surrender Charge (section 8.8).

SCHEDULE *CONTINUED*

Table of Maximum Monthly Risk Rates

This Table shows the maximum risk rates applicable to this policy for the initial Specified Amount. The rates shown are based on the Attained Age, sex, and the Premium Class of each Insured under this policy. The guaranteed maximum rates will not change. A table of current monthly risk rates is available on your request.

Policy Year	Monthly Rate Per \$1,000 Of Net Amount At Risk	Policy Year	Monthly Rate Per \$1,000 Of Net Amount At Risk
1	0.010	44	1.990
2	0.010	45	2.330
3	0.010	46	2.720
4	0.010	47	3.210
5	0.010	48	3.760
6	0.010	49	4.360
7	0.010	50	5.040
8	0.010	51	5.820
9	0.010	52	6.630
10	0.010	53	7.670
11	0.010	54	8.790
12	0.010	55	10.000
13	0.010	56	11.210
14	0.010	57	12.080
15	0.010	58	13.250
16	0.010	59	14.760
17	0.020	60	16.600
18	0.020	61	18.850
19	0.020	62	21.050
20	0.030	63	23.390
21	0.040	64	24.160
22	0.050	65	25.680
23	0.060	66	27.930
24	0.070	67	30.290
25	0.080	68	33.010
26	0.100	69	36.110
27	0.120	70	39.680
28	0.140	71	43.730
29	0.170	72	48.140
30	0.200	73	52.950
31	0.240	74	58.100
32	0.290	75	63.850
33	0.340	76	70.180
34	0.400	77	76.790
35	0.470	78	83.330
36	0.550	79	83.330
37	0.640	80	83.330
38	0.760	81	83.330
39	0.900	82	83.330
40	1.060	83	83.330
41	1.240	84	83.330
42	1.450	85	83.330
43	1.700	86	83.330

For an explanation of how these rates affect your policy, refer to the **Cost of Insurance** (section 8.3) and **Monthly Risk Rates** (section 8.4). The guaranteed maximum risk rates shown in this Table are based on the mortality table referred to in the **Schedule**.

SCHEDULE *CONTINUED*

Table of Selected Death Benefit Factors and Guaranteed Net Single Premium Factors
for the Initial Specified Amount

This Table shows the death benefit factors and guaranteed net single premium factors applicable to the Initial Specified Amount of this policy for the last Policy Month of each Policy Year. Factors for other Policy Months are available upon request. All factors shown are based on the Attained Age, sex, and Premium Class of each Insured as shown in the **Schedule**.

End of Policy Year	Death Benefit Factors	Guaranteed Net Single Premium Factors	End of Policy Year	Death Benefit Factors	Guaranteed Net Single Premium Factors
1	7.0739742	0.1413633	44	1.5013908	0.6660491
2	6.8067420	0.1469132	45	1.4631703	0.6834474
3	6.5493992	0.1526858	46	1.4274140	0.7005676
4	6.3015951	0.1586900	47	1.3943253	0.7171927
5	6.0629904	0.1649351	48	1.3637349	0.7332803
6	5.8332565	0.1714308	49	1.3353944	0.7488424
7	5.6120760	0.1781872	50	1.3092121	0.7638182
8	5.3991416	0.1852146	51	1.2851596	0.7781134
9	5.1941564	0.1925240	52	1.2628636	0.7918512
10	4.9968333	0.2001267	53	1.2427751	0.8046508
11	4.8068950	0.2080345	54	1.2246986	0.8165274
12	4.6240732	0.2162596	55	1.2084987	0.8274730
13	4.4481092	0.2248146	56	1.1937837	0.8376727
14	4.2787528	0.2337130	57	1.1792194	0.8480186
15	4.1157625	0.2429683	58	1.1652380	0.8581938
16	3.9589051	0.2525951	59	1.1522678	0.8678538
17	3.8092710	0.2625174	60	1.1406480	0.8766947
18	3.6651635	0.2728391	61	1.1308859	0.8842625
19	3.5263883	0.2835763	62	1.1226889	0.8907187
20	3.3937565	0.2946587	63	1.1162351	0.8958686
21	3.2668720	0.3061032	64	1.1088091	0.9018685
22	3.1453748	0.3179271	65	1.1011310	0.9081572
23	3.0289370	0.3301488	66	1.0938723	0.9141835
24	2.9172594	0.3427875	67	1.0868456	0.9200939
25	2.8100683	0.3558632	68	1.0801122	0.9258298
26	2.7076837	0.3693194	69	1.0737061	0.9313535
27	2.6097524	0.3831781	70	1.0677143	0.9365801
28	2.5159575	0.3974630	71	1.0622152	0.9414288
29	2.4264420	0.4121261	72	1.0571729	0.9459190
30	2.3408568	0.4271940	73	1.0525702	0.9500554
31	2.2592434	0.4426261	74	1.0483250	0.9539027
32	2.1815685	0.4583858	75	1.0445318	0.9573667
33	2.1074514	0.4745068	76	1.0413951	0.9602503
34	2.0368193	0.4909616	77	1.0392836	0.9622013
35	1.9695584	0.5077280	78	1.0392789	0.9622056
36	1.9055239	0.5247901	79	1.0392652	0.9622183
37	1.8445493	0.5421379	80	1.0392246	0.9622559
38	1.7868044	0.5596583	81	1.0391046	0.9623670
39	1.7321842	0.5773058	82	1.0387504	0.9626952
40	1.6805425	0.5950459	83	1.0377052	0.9636649
41	1.6317042	0.6128562	84	1.0346294	0.9665297
42	1.5855909	0.6306797	85	1.0256477	0.9749936
43	1.5421817	0.6484320	86	1.0000000	1.0000000

For an explanation of the use of these factors, refer to the Death Benefit provision.

3. TABLE OF PREMIUMS AND DEATH BENEFITS

Insured: [John Doe]
 Issue Age and Sex: [35] [M]
 Premium Class: [Standard, No Nicotine Use]

Insured: [Jane Doe]
 Issue Age and Sex: [35] [M]
 Premium Class: [Standard, No Nicotine Use]

This table shows the least amount of time your policy will stay in effect based on these specific

Assumptions:

- in each Policy Year you timely pay the total premiums shown in the table for that Policy Year;
- we receive any 1035 premium in the first Policy Year, and receive all other premiums in the Policy Month in which the illustration for this policy shows their payment. (Note: these premiums comprise the amounts shown in the Total Premiums Paid in Policy Year column of the table);
- you do not take any partial withdrawals or any policy loans other than any loan transferred to this policy as part of a 1035 Exchange;
- you do not change the Initial Specified Amount; and
- you do not add any Rider that has an additional charge or change any Rider such that the charge for it increases.

The Death Benefits shown in this table reflect any loan amount transferred to this policy as part of a 1035 Exchange.

3. TABLE OF PREMIUMS AND DEATH BENEFITS (Cont'd)

This table shows how long your policy will stay in effect based on the specific **Assumptions** described on page 4. If actual experience differs from these **Assumptions**, the length of coverage may differ from this table. The death benefits are shown as of the beginning of a Policy Year. If the table shows a death benefit at the younger Insured's Attained Age 121, the policy will remain in effect for the life of the younger Insured from that point forward.

<u>Policy Year</u>	<u>Attained Age of the Younger Insured</u>	<u>Total Premiums Paid in Policy Year</u>	<u>Death Benefit</u>
1	35	\$ 1,178.00	\$ 100,000
2	36	1,178.00	100,000
3	37	1,178.00	100,000
4	38	1,178.00	100,000
5	39	1,178.00	100,000
6	40	1,178.00	100,000
7	41	1,178.00	100,000
8	42	1,178.00	100,000
9	43	1,178.00	100,000
10	44	1,178.00	100,000
11	45	1,178.00	100,000
12	46	1,178.00	100,000
13	47	1,178.00	100,000
14	48	1,178.00	100,000
15	49	1,178.00	100,000
16	50	1,178.00	100,000
17	51	1,178.00	100,000
18	52	1,178.00	100,000
19	53	1,178.00	100,000
20	54	1,178.00	100,000
21	55	1,178.00	100,000
22	56	1,178.00	100,000
23	57	1,178.00	100,000
24	58	1,178.00	100,000
25	59	1,178.00	100,000
26	60	1,178.00	100,000
27	61	1,178.00	100,000
28	62	1,178.00	100,000
29	63	1,178.00	100,000
30	64	1,178.00	100,000
31	65	1,178.00	100,000
32	66	1,178.00	100,000
33	67	1,178.00	100,000
34	68	1,178.00	100,000
35	69	1,178.00	100,000
36	70	1,178.00	100,000
37	71	1,178.00	100,000
38	72	1,178.00	100,000
39	73	1,178.00	100,000
40	74	1,178.00	100,000
41	75	1,178.00	100,000
42	76	1,178.00	100,000
43	77	1,178.00	100,000
44	78	1,178.00	100,000
45	79	1,178.00	100,000

3. TABLE OF PREMIUMS AND DEATH BENEFITS (Cont'd)

<u>Policy Year</u>	<u>Attained Age of the Younger Insured</u>	<u>Total Premiums Paid in Policy Year</u>	<u>Death Benefit</u>
46	80	\$ 1,178.00	\$ 100,000
47	81	1,178.00	100,000
48	82	1,178.00	100,000
49	83	1,178.00	100,000
50	84	1,178.00	100,000
51	85	1,178.00	100,000
52	86	1,178.00	100,000
53	87	1,178.00	100,000
54	88	1,178.00	100,000
55	89	1,178.00	100,000
56	90	1,178.00	100,000
57	91	1,178.00	100,000
58	92	1,178.00	100,000
59	93	1,178.00	100,000
60	94	1,178.00	100,000
61	95	1,178.00	100,000
62	96	1,178.00	100,000
63	97	1,178.00	100,000
64	98	1,178.00	100,000
65	99	1,178.00	100,000
66	100	1,178.00	100,000
67	101	1,178.00	100,000
68	102	1,178.00	100,000
69	103	1,178.00	100,000
70	104	1,178.00	100,000
71	105	1,178.00	100,000
72	106	1,178.00	100,000
73	107	1,178.00	100,000
74	108	1,178.00	100,000
75	109	1,178.00	100,000
76	110	1,178.00	100,000
77	111	1,178.00	100,000
78	112	1,178.00	100,000
79	113	1,178.00	100,000
80	114	1,178.00	100,000
81	115	1,178.00	100,000
82	116	1,178.00	100,000
83	117	1,178.00	100,000
84	118	1,178.00	100,000
85	119	1,178.00	100,000
86	120	1,178.00	100,000
87	121	0.00	100,000

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4. DEFINITIONS, KEY TERMS

The following are key words used in this policy. When these words are used, they are capitalized. Also, some words are capitalized and described within the **Schedule** or within provisions throughout this policy.

1035 Exchange – A 1035 Exchange is an exchange of contracts with respect to which no gain or loss is recognized at the time of the exchange for federal income-tax purposes under the provisions of section 1035 of the Internal Revenue Code of 1986, as amended, or similar statute replacing such section.

1035 Premium – A 1035 Premium is premium received from one or more life insurance contracts exchanged for this policy as part of a 1035 Exchange.

Age Nearest Birthday – On any day that is closer to an Insured's next birthday than to that Insured's most recent birthday, Age Nearest Birthday is an Insured's age on that next birthday. Otherwise, Age Nearest Birthday is an Insured's age on the most recent birthday.

Attained Age – Attained Age is the Issue Age shown in the **Schedule** plus the number of whole years that have elapsed since the Policy Date.

Beneficiary – A Beneficiary is the person or entity (such as a trust or business) named to receive death proceeds at the death of the second Insured to die.

Cash Surrender Value – The Cash Surrender Value is the Policy Value on any day less the Surrender Charge.

Company – The Company referred to in this contract is Genworth Life and Annuity Insurance Company.

Consent – A Consent is a written communication from an irrevocable Beneficiary, spouse or assignee of record acknowledging and approving a change that you Request. It must be received at our Service Center in format and substance acceptable to us.

Contingent Beneficiary – A Contingent Beneficiary is a Beneficiary named to receive death proceeds only if no primary Beneficiary is living or in existence at the death of the second Insured to die.

Contingent Owner – A Contingent Owner, if one is named, is the person or entity that will become the Owner of this policy if the Owner dies or ceases to exist before the death of the second Insured to die.

Corridor Death Benefit – The Corridor Death Benefit for a Policy Month is the amount determined by multiplying (a) by (b) where:

- (a) equals the projected policy value at the end of the Policy Month as defined in the **Death Benefit** provision (section 7.1); and
- (b) equals the death benefit factor for the Policy Month.

On any day in which the Corridor Death Benefit exceeds the Specified Amount, the policy is in the Corridor.

Corridor Coverage Layer – The Corridor Coverage Layer is the Coverage Layer created when the policy enters the Corridor. The Specified Amount of this layer is equal to the greater of (a) and (b) where:

- (a) equals the Corridor Death Benefit minus the Specified Amount on that date; and
- (b) equals zero.

Coverage Layer – The death benefit is divided into Coverage Layers. Each Coverage Layer has its own monthly risk rates and net amount at risk. On the Policy Date, there is only one Coverage Layer, the initial Coverage Layer that equals the Initial Specified Amount shown in the **Schedule**. A new Coverage Layer is created when an increase in Specified Amount is made in accordance with the **Changes in Specified Amount** section (section 7.3) or when the policy enters the Corridor. A decrease in Specified Amount may eliminate all or a portion of a Coverage Layer.

Date of Issue – The Date of Issue is the date this policy is considered to have been produced. It is shown in the **Schedule**.

Evidence – Evidence is proof that an Insured is eligible for insurance according to our underwriting rules for providing insurance and is provided in format and substance acceptable to us.

Grace Period – The Grace Period is a specified period of time during which an additional payment must be made in order to keep the policy from terminating. The policy, and any Riders that have not reached their termination dates, remain in effect during a Grace Period. See **Grace Period** (section 6.2).

Rating – A Rating is the cost associated with an increased likelihood that an Insured will die because of medical, activity-related, or other mortality risks. This extra cost will be in the form of one or more of the following:

- a table Rating for all Policy Years;
- a permanent flat extra for all Policy Years;
- a temporary flat extra for a specific number of Policy Years.

Each Rating applicable to an Insured is shown in the **Schedule**.

Insured – Insured is each person identified in the **Schedule** whose life is insured while this policy is in effect.

Issue Age – Issue Age is an Insured's Age Nearest Birthday on the Policy Date and is shown in the **Schedule**. The Issue Age for a Coverage Layer created by an Increase in Specified Amount is an Insured's Age Nearest Birthday on the effective date of the increase.

Monthly Deduction Stop Date – The Monthly Deduction Stop Date is the date we stop taking Monthly Deductions. It is the date on which the Insured with the lower Issue Age reaches or would have reached Attained Age 121.

Net Cash Surrender Value – The Net Cash Surrender Value is the Cash Surrender Value minus any loan against this policy (section 9.2).

Notice – Notice is a written communication from you electing a policy change that does not require our approval in order to become effective. However, we must receive it at our Service Center in format and substance acceptable to us, and it must include your signature or other identifying information acceptable to us, the date of the Notice, and the Policy Number of this policy, if available. We are not responsible for any policy change if we have not received Notice.

Owner – An Owner is the person or entity who owns the policy and who can exercise the ownership rights set out in this policy.

Payee – A Payee is the person or entity named to receive payments under one of the **Settlement Options** (section 10).

Policy Anniversary – Policy Anniversary is the first day of each Policy Year after the first Policy Year. A Policy Anniversary occurs every year on the same day and month as the Policy Date. If the Policy Date is February 29, then March 1 will be the Policy Anniversary in any year that is not a leap year.

Policy Month – The first Policy Month begins on the Policy Date. Each subsequent Policy Month begins on the same day of the month as the Policy Date unless the month does not contain that day. In that case, the Policy Month will begin on the first day of the next calendar month.

Policy Value – The Policy Value is described in detail in **Nonforfeiture Provisions** (section 8).

Policy Year – The first Policy Year begins on the Policy Date. Each subsequent Policy Year begins on a Policy Anniversary. A Policy Year ends on the day before the next Policy Anniversary.

Premium Class – Premium Class is the classification to which an Insured is assigned based on information provided in the application and acquired through other sources during the underwriting process. The Premium Class for each Insured is shown in the **Schedule**.

Request – Request is a written communication from you for a policy change that requires our approval in order to become effective. We must receive it at our Service Center in format and substance acceptable to us, and it must include: your signature, other identifying information acceptable to us, the date of the Request, and the Policy Number of this policy, if available.

Rider – A Rider is a form attached to this policy that provides additional benefits. Any Rider included in this policy at issue is shown in the **Schedule**. Some Riders may be added upon Request after issue and will be sent to you to attach to this policy.

Schedule – The Schedule is the section of this policy that contains information specific to you, to each Insured and the insurance provided.

Service Center – The Service Center is the office we have designated for the servicing of this policy. All correspondence regarding this policy should be sent to our Service Center. Our Service Center address and telephone number are shown on the first page of this policy.

Specified Amount – When the policy is not in the Corridor, the Specified Amount is the death benefit. On any given day, it is the sum of the Specified Amounts of the Initial Coverage Layer and the Coverage Layers created by any increases in the Specified Amount. It does not include the Specified Amount of the Corridor Coverage Layer.

Surrender Charge – A Surrender Charge is an amount charged on surrender of this policy or on decrease in the Specified Amount. The Surrender Charges are shown in the **Schedule**.

5. GENERAL PROVISIONS

5.1 THE CONTRACT

The entire contract consists of this policy, each attached application and any attached endorsements, Riders and amendments.

An application includes all forms that we specifically designate as parts of the application, including application forms, supplemental forms and amendments. We attached a true copy of the original applications to this policy before or at the same time we delivered it to you. If you make a change to this policy after its delivery, we will send you a true copy of the application for that change to attach to this policy. We will consider any application we send to you after delivery the same as if it had actually been attached at delivery.

All statements made in an application are considered, in the absence of fraud, to be representations and not warranties. No statement will void this policy or be used in defense of a claim unless it is contained in the application.

While at least one of the Insureds is alive, you may amend this policy with our consent. Only our authorized officers can consent to change or waive policy provisions. Any change or waiver must be made in writing.

5.2 DATE INSURANCE BEGINS

Insurance begins on the earliest of:

- the date of any temporary insurance agreement between you and us made in connection with the original applications;
- the date we mail or fax a surrender request in connection with any 1035 Exchange agreement between you and us made in connection with the original applications; and
- the date of delivery.

The date of delivery is the date on which this policy is delivered to you and at least the Initial Premium is paid while all persons proposed for insurance are living and in the same health and condition of insurability as described in each part of the original applications.

5.3 POLICY DATE

The Policy Date is the same as the date insurance begins unless you consented in writing to another mutually agreeable date. All fees, charges, and deductions begin as of the Policy Date. The Policy Date is shown in the **Schedule**. It is the date from which Policy Anniversaries, Policy Years and Policy Months are measured.

5.4 OWNER AND BENEFICIARY

The designations of Owner, Contingent Owner, Primary Beneficiary and Contingent Beneficiary are as shown in the original application or as you later elect in a Notice.

As Owner, you have all rights stated in this policy. The Contingent Owner will become the Owner and assume all ownership rights if the Owner dies or ceases to exist before the death of the second Insured to die. If no Contingent Owner survives the Owner's death or cessation, all ownership rights will vest either in the Owner's estate (in the case of an individual Owner) or in the Owner's successor in interest (in the case of an Owner that is not a natural person).

A Beneficiary's interest ends if that Beneficiary dies or ceases to exist (if not a natural person) before the death of the second Insured to die. If the second Insured to die and a Beneficiary die at the same time or under such circumstances that it is not possible to determine who died first, then that Beneficiary will be considered to have died before the second Insured to die.

Upon the death of the second Insured to die, we will pay the death proceeds to any Primary Beneficiaries who survive the second Insured to die. If there are no surviving Primary Beneficiaries, we will pay the death proceeds to any Contingent Beneficiaries who survive the second Insured to die.

If there are no surviving Beneficiaries, we will pay the death proceeds to you. If you do not survive the second Insured to die, we will pay your estate (if you are an individual) or your successor in interest (if you are not a natural person).

The amount payable to a single surviving Beneficiary will be the entire death proceeds. If there is more than one surviving Beneficiary, and their designated interests are equal, they will share the death proceeds equally. If their designated interests are unequal, they will share the death proceeds in proportion to their respective interests. If their interests have not been designated, they will share in the death proceeds equally.

If a trust is named as the Owner or Beneficiary of this policy and subsequently exercises ownership rights or claims benefits, we will have no obligation to verify that the trust is in effect or that any trustee is acting within the scope of that trustee's authority. Any payment to the trust will release us from all obligations under this policy to the extent of the payment. When we pay the trust, we will have no obligation to ensure that such payment is applied according to the trust agreement.

5.5 CHANGE OF OWNER AND BENEFICIARY

While at least one of the Insureds is alive, you may change the designations of Owner, Contingent Owner, Primary Beneficiary, and Contingent Beneficiary by filing Notice. The new designation will take effect as of the date you sign the Notice. The change will not affect any payment we made or any other action we took before we received the Notice. Any change to the Owner designation, automatically revokes any existing revocable Beneficiary designation and any Contingent Owner designation. The terms of an irrevocable Beneficiary designation cannot be changed or revoked without that Beneficiary's Consent.

5.6 SIMULTANEOUS DEATH

If both Insureds die at the same time, or if there is not sufficient evidence that they died other than at the same time, the younger Insured will be deemed to have been the second to die.

5.7 ASSIGNMENT

No assignment will bind us until we receive and record it at our Service Center. We will have no obligation to ensure that the assignment is valid or effective.

An irrevocable Beneficiary must provide us with Consent to an assignment. If you live in a community property state, we also may require your spouse to provide Consent.

5.8 MISSTATEMENT

If the age or sex of either Insured is misstated, we will adjust the proceeds.

If misstatement is discovered prior to the death of the second Insured to die, we will base future calculations of the Policy Value, the Cash Surrender Value, the minimum monthly premiums, the designated premiums, and the death benefit and guaranteed net single premium factors on the correct information. However, if the death of the second Insured to die occurs after we discover the misstatement but before we have taken a cost of insurance based on the correct information, the death benefit will be adjusted to the amount that the most recent cost of insurance will purchase based on the correct information.

If misstatement is discovered after the death of the second Insured to die, the death benefit will be adjusted to the amount that the most recent cost of insurance will purchase based on the correct information.

5.9 SUICIDE

If an Insured, while sane or insane, dies by suicide within two years from and including the earlier of the date insurance begins and the Date of Issue, this policy will terminate and the death proceeds as described in this section will be paid. The death proceeds will be an amount that equals:

- the sum of all premiums paid; minus
- any loan against this policy on the date of that Insured's death; plus
- all unearned loan interest; minus
- the sum of all reductions in Policy Value because of partial withdrawals.

With respect to an increase in the Specified Amount, if the first Insured to die, while sane or insane, dies by suicide:

- within two years beginning with the effective date of the increase; but
- more than two years from and including the earlier of the date insurance begins and the Date of Issue;

no death proceeds will be payable. We will cancel the increase. Benefits, values, premiums, and charges for this policy will then be adjusted assuming that increase had not occurred.

With respect to an increase in the Specified Amount, if the second Insured to die, while sane or insane, dies by suicide within two years beginning with the effective date of the increase, but more than two years from and including the earlier of the date insurance begins and the Date of Issue, the death proceeds will be an amount that equals:

- the death benefit as defined in the **Death Benefit** provision (section 7.1) assuming the increase had not occurred; plus
- the additional monthly deductions attributable to the increase in Specified Amount, accumulated at the interest rates credited to the Policy Value; minus
- any loan against this policy on the date of the death of the second Insured to die; plus
- any unearned loan interest.

5.10 INCONTESTABILITY

We cannot contest this policy, except for fraud, with respect to statements made by an Insured in that Insured's original application after the policy has been in effect during the lifetime of that Insured for a period of two years beginning with the earlier of the date insurance begins and the Date of Issue. We cannot contest this policy, except for fraud, with respect to statements made by an Insured in an application for an increase in Specified Amount after the increase has been in effect during the lifetime of that Insured for a period of two years beginning with the effective date of the increase. We cannot contest this policy, except for fraud, with respect to statements made by an Insured in an application for reinstatement after the policy has been in effect during the lifetime of that Insured for a period of two years beginning with the date of reinstatement.

This provision applies to any Rider that does not contain a provision regarding contestability.

5.11 ANNUAL REPORT

An annual report will be sent to you except when the policy is being continued as paid up insurance. It will show the following for the period covered by the report:

- the policy values;
- policy activity, including credits and deductions; and
- any other information required by state law and regulation.

If asked, we will provide a new illustration of future values. The first illustration in each Policy Year will be free of charge.

5.12 TERMINATION OF INSURANCE

This policy will terminate in one of the following ways:

- according to the **Grace Period** provision (section 6.2);
- according to the **Surrender and Net Cash Surrender Value** provision (section 8.8);
- upon the death of the second Insured to die; or
- according to the **Suicide** provision (section 5.9).

Any payments received after the date this policy terminates will not automatically reinstate this policy. Any such payments will be refunded without interest.

5.13 MONTHLY DEDUCTION STOP DATE

On and after the Monthly Deduction Stop Date, we will not take Monthly Deductions, but will:

- allow policy loans and partial withdrawals;
- accept premiums needed to remove this policy from a Grace Period, but no other premiums;
- accept loan repayments;
- credit interest according to the **Credited Interest Rates** provision (section 8.6); and
- charge interest on the loan against this policy.

If this policy is in a Grace Period on the Monthly Deduction Stop Date, you must make the payments required to remove this policy from the Grace Period by the end of the Grace Period or the policy will terminate without value at the end of the Grace Period.

On and after the Monthly Deduction Stop Date, any loan against this policy can cause the policy to enter a Grace Period. See **Grace Period** (section 6.2).

Under federal tax law, this policy may not qualify as life insurance on and after the date the Insured with the lower Issue Age reaches or would have reached Attained Age 100. This policy may then be subject to adverse tax consequences; you should consult a tax advisor.

5.14 NONPARTICIPATING

This policy does not share in any distribution of surplus. No dividends are payable.

6. PREMIUM PROVISIONS

6.1 PREMIUM PAYMENTS

A premium is any amount of money paid to us that is not a loan repayment. This policy is a flexible premium policy; premiums after the first are not due on any set dates. In general, premiums may be paid at any time, in any amount, and by any method acceptable to us subject to any limitations it imposes. The choices made about the amount, timing and frequency of premium payments affect the amount and length of coverage. The length of time during which coverage is in effect may be significantly shortened if premiums are not paid as originally planned, e.g., if they are paid in smaller amounts or paid later or less frequently than planned.

In addition to the amount, timing and frequency of premium payments, the following factors also affect the amount of coverage and the length of time it remains in effect:

- interest;
- policy loans and partial withdrawals;
- monthly deductions of Cost of Insurance Charges and expense charges;
- Surrender Charges; and
- changes in the Specified Amount.

These factors, alone or in combination, may require payment of additional premiums to maintain the original coverage objectives or to keep the policy from terminating even if premiums are paid in a timely manner in the originally planned amount and at the originally planned frequency.

In certain situations, additional payments will be required to keep this policy from terminating. An additional payment will be required when:

- the Net Cash Surrender Value at the beginning of a Policy Month is less than the monthly deduction for that month; and
- the minimum monthly premium requirement either is not applicable or has not been met; and
- the Policy Protection Rider status is “inactive” or “terminated” as defined in the Rider.

The **Grace Period** provision states when an additional payment is required, the amount of the payment and the effect of failing to make that payment.

Method and Frequency of Payment

Premiums after the initial premium may be paid in any of the following ways:

- by electronic funds transfer set up by contacting our Service Center;
- by sending them to the premium payment address designated by us; or
- by paying one of our appointed life insurance agents but only in exchange for a receipt signed by one of our authorized officers and countersigned by the life insurance agent.

You may choose to pay premiums at a certain frequency. If the choice is to pay premiums annually, semiannually, or quarterly, we will send a reminder notice. We will process electronic funds transfers annually, semiannually, quarterly or monthly but will not send reminder notices for monthly electronic funds transfers.

Limitations on Payment

We may limit a premium payment to the amount required to keep this policy in effect if the entire amount of premium received would increase the net amount at risk.

Refund of Premium

No premium refunds will be made except as specifically stated in this policy.

MINIMUM MONTHLY PREMIUM GUARANTEE

A minimum monthly premium guarantee applies during the first five Policy Years. This policy will not enter a Grace Period during the first five Policy Years if the minimum monthly premium requirement is met at the beginning of a Policy Month.

The minimum monthly premium requirement has been met at the beginning of a Policy Month if (a) is greater than or equal to (b) where:

- (a) is an amount equal to the sum of the premiums paid minus all reductions in Policy Value for partial withdrawals; and
- (b) is the sum of the Minimum Monthly Premiums for all Policy Months from and including the first Policy Month to and including the current Policy Month.

CHANGES TO MINIMUM MONTHLY PREMIUMS

During the first five Policy Years, the minimum monthly premium will change when any of the following changes occurs:

- an increase or decrease in the Specified Amount of this policy;
- a decrease in any Rating applicable to either Insured;
- a change to a less expensive Premium Class of either Insured;
- a change in the scheduled cost of any Rider attached to this policy; or
- the addition, removal, or termination of any Rider.

The new monthly premium will be effective from the effective date of any of the above changes. You will be notified of the new premium. The new premium will remain in effect until the earlier of the date it is changed again as a result of any of the above changes and the beginning of the sixth Policy Year. The minimum monthly premium in effect on the Policy Date is shown in the **Schedule**.

6.2 GRACE PERIOD

A Grace Period is a specified period of time during which additional premium must be paid to keep this policy from terminating. The policy and any Riders that have not reached their termination dates remain in effect during a Grace Period.

If the status of the Policy Protection Rider is "Active" as defined in the Rider at the beginning of a policy month, this policy will not enter a Grace Period.

This policy will enter a 62-day Grace Period at the beginning of a Policy Month if:

- the Net Cash Surrender Value is less than the monthly deduction for that month; and
- the status of the Policy Protection Rider is "Inactive" or "Terminated" as defined in the Rider; and
- the minimum monthly premium requirement either is not applicable or has not been met.

We will send a Grace Period notice to you, to any assignee of record, and to any person you have designated as your representative at the addresses on record with us. The amount shown in the notice will be the amount required to remove the policy from the Grace Period plus an additional amount to keep this policy in effect for two consecutive Policy Months.

Depending on the circumstances that caused this policy to enter the Grace Period, the amount required to remove it from the Grace Period will be one of the following Shortages:

- the Net Cash Surrender Value Shortage;
- the Policy Protection Rider Shortage (unless the Rider status is "Terminated" as defined in the Rider);
- the Minimum Monthly Premium Shortage (unless the policy entered the Grace Period in the sixth Policy Year or later).

If more than one of these Shortages could remove the policy from the Grace Period, the amount required will be the smallest applicable shortage.

This policy and all Riders will terminate without value if you do not make a payment in the amount required to remove this policy from the Grace Period by the later of:

- the 31st day after we mail the Grace Period notice; and
- the 62nd day of the Grace Period.

Definitions of Shortages

At any time, the Net Cash Surrender Value Shortage is the premium payment, loan repayment or combination of the two, whichever is the smallest, that will make the Net Cash Surrender Value sufficient to pay the monthly deduction for that Policy Month as of the beginning of the Policy Month in which this Shortage is being determined.

At any time within the first five Policy Years, the Minimum Monthly Premium Shortage equals (a) minus (b) where:

- (a) is the sum of the Minimum Monthly Premiums for all Policy Months from and including the first Policy Month to and including the month in which the shortage is being determined; and
- (b) is an amount equal to the sum of the premiums paid minus all reductions in Policy Value for all partial withdrawals.

At any time, the Policy Protection Rider Shortage is the minimum amount required to make the Net Accumulated Premiums defined in the Policy Protection Rider equal the Required Rider Balance as defined in the Rider at the beginning of the Policy Month in which this Shortage is being determined.

Death During a Grace Period

If this policy is in a Grace Period on the date of death of the second Insured to die, we will deduct from the death proceeds the amount required to remove this policy from the Grace Period. This amount will be determined as of the date of death of the second Insured to die.

Designated Premium Guarantee

If the Policy Value at the beginning of a Policy Year exceeds the projected net single premium for that year, this policy will be paid-up based on current assumptions and it will not enter a Grace Period during that year. A designated premium guarantee will then apply for all subsequent Policy Years unless cancelled as a result of a partial withdrawal as explained below. When such a guarantee applies, if this policy is not paid-up as of the beginning of a Policy Year, timely payment of the applicable designated annual premium is guaranteed to keep this policy from entering the Grace Period during that year.

A partial withdrawal will cancel a designated premium guarantee for subsequent Policy Years:

- if this policy was not paid-up as of the beginning of the Policy Year; or
- if this policy was paid-up at the beginning of the Policy Year and the reductions in Policy Value for all partial withdrawals made during that year exceed the difference between the Policy Value and the net single premium for that year.

The projected net single premium is the present value of projected future benefits provided by this policy. It is calculated at the beginning of each Policy Year and is based on:

- the interest rate(s) projected for that year; and
- the risk rates projected for that year.

The annual report will show the applicable designated annual premium and the projected net single premium.

6.3 REINSTATEMENT

If this policy terminates according to the **Grace Period** provision (section 6.2), you may, within five years of the beginning of the Grace Period, ask us to reinstate this policy.

To reinstate this policy, you must satisfy all of the following requirements for reinstatement:

- provide evidence of insurability satisfactory to us showing that each Insured then living is still insurable at the Premium Class and rating, if any, applicable to that Insured on the date of termination;
- if only one Insured is alive, due proof that the other Insured's death occurred while this policy was in effect;
- payment or reinstatement of any loan against the policy including interest from the date of reinstatement to the next Policy Anniversary at the rate(s) in effect for that period;
- pay the smallest applicable shortage (the Net Cash Surrender Value Shortage, the Minimum Monthly Premium Shortage, and the Policy Protection Rider Shortage).

If each Insured for whom reinstatement is requested is alive on the date all the above conditions are satisfied, we will reinstate this policy, including any applicable Surrender Charges, on that date, which is the date of reinstatement.

The Surrender Charge on the date of reinstatement will be an amount not greater than the Surrender Charge on the date of termination.

7. INSURANCE PROVISIONS

7.1 DEATH BENEFIT

The death benefit is the greater of the following amounts:

- a) the Specified Amount on the date of death of the second Insured to die.
- b) an amount equal to:
 - the projected policy value at the end of the Policy Month of death of the second Insured to die; multiplied by
 - the death benefit factor for that month.

The projected policy value at the end of a Policy Month is the Policy Value at the beginning of that month, minus the monthly deduction for that month, accumulated with interest to the end of the month at the rate(s) assumed to be credited for that month.

The death benefit factor is equal to the reciprocal of the guaranteed net single premium factor. The guaranteed net single premium factor is equal to the guaranteed net single premium divided by the Initial Specified Amount. The guaranteed net single premium is the present value of the Initial Specified Amount of this policy. This present value is calculated based on the guaranteed maximum risk rates and the applicable Policy Value interest rate shown in the **Schedule**. A Table of Selected Death Benefit Factors and Guaranteed Net Single Premium Factors for the Initial Specified Amount is shown in the **Schedule**; factors not shown are available upon Request.

We have defined the death benefit so that this policy will qualify as life insurance under Section 7702 of the Internal Revenue Code of 1986 (IRC). This policy will qualify as life insurance under IRC Section 7702 as long as the relationship between the death benefit and the Policy Value meets the specific requirements of IRC Section 7702. The death benefit factors shown in the **Schedule** are the means by which this policy maintains that specific relationship.

If you change the Specified Amount or Premium Class, new factors may apply. We will tell you the new factors.

7.2 DEATH PROCEEDS

Subject to the terms of this policy, the death proceeds become payable on the death of the second Insured to die. The death proceeds will be paid in one sum or according to **Settlement Options** (section 10). The death proceeds equal:

- the death benefit as defined in the **Death Benefit** provision (section 7.1); minus
- any loan against this policy as of the date of death of the second Insured to die; plus
- any unearned loan interest.

In addition to the death proceeds, we will return any premiums we receive after the first day of the Policy Month in which the death of the second Insured to die occurred.

We will adjust the amount of the death proceeds because of any or all of the following:

- a misstatement of age or sex;
- a successful contest of this policy; or
- death during a Grace Period.

We will pay interest on death proceeds not paid within 30 days after all of the items specified in the first paragraph on the face page of this Policy are received at the Service Center. We will pay interest at the rate of 8% a year unless otherwise provided by settlement option.

If any Insured's death is a result of suicide, we will determine the amount of the death proceeds as provided in the **Suicide** provision (section 5.9) and not according to this section.

7.3. CHANGES IN SPECIFIED AMOUNT

You may request a change in Specified Amount at any time provided this policy is not being continued as paid-up insurance.

Increase in Specified Amount

To increase the Specified Amount, we will require a supplemental application and Evidence for each of the Insureds. In addition, the Issue Age of each Insured at the effective date of the increase cannot exceed our published issue age limits for this policy at that time.

We must approve the Request before the increase can take effect. The effective date of the increase will be the Policy Anniversary on or immediately following the date we approve the increase unless we agree to another date you have requested.

The increase will create a new Coverage Layer with a Specified Amount equal to the approved amount of the increase. A new set of death benefit factors and guaranteed net single premium factors may apply.

A separate Premium Expense Charge will apply to each increase in the Specified Amount. You will be notified of the change. Surrender Charges will be adjusted because of an increase in the Specified Amount. We will notify you of the new Surrender Charges.

Decrease in Specified Amount

Our approval is not required to decrease the Specified Amount. The effective date of the decrease will be the beginning of the Policy Month on or immediately following the date we receive the Notice to make the change unless we agree to another date you have requested.

We will decrease the Specified Amount to the amount you request, but to no less than the Minimum Specified Amount permitted by our rules. We will decrease the Specified Amount by decreasing the Specified Amounts of the Coverage Layers in the following order:

- first, the Coverage Layer created by the most recent increase;
- next, the Coverage Layer created by the next most recent increases successively;
- finally, the remaining Initial Coverage Layer.

This sub-section does not apply to a decrease in Specified Amount because of a partial withdrawal.

If the Specified Amount is decreased, we will subtract a charge from the Policy Value on the effective date of a decrease. The amount of the charge will be the sum of charges for each Coverage Layer.

The charge for a Coverage Layer will be (a) divided by (b) multiplied by (c) where:

- a) is the decrease in the Specified Amount of the Coverage Layer;
- b) is the Specified Amount of the Coverage Layer immediately prior to the decrease;
- c) is the Surrender Charge for the Coverage Layer immediately prior to the decrease.

We will reduce the Policy Value as of the effective date of the decrease. We will notify you of this amount. We will not reduce the Policy Value to zero or to an amount less than zero.

As of the effective date of a decrease in Specified Amount, we will adjust the Surrender Charges shown in the **Schedule**. We will provide a copy of the adjusted Surrender Charges.

If the death benefit factors and the guaranteed net single premium factors need to be adjusted, we will notify you of any adjustment.

8. NONFORFEITURE PROVISIONS

8.1 POLICY VALUE

The Policy Value on the Policy Date is equal to the net premium, if any, credited on the Policy Date. The net premium is the premium paid minus the applicable Premium Expense Charge.

At the beginning of a Policy Month, other than the first Policy Month, the Policy Value is equal to:

- the Policy Value at the beginning of the preceding Policy Month; minus
- the monthly deduction for the preceding Policy Month; plus
- one month's interest on the difference; plus
- the net premiums credited to this policy since the beginning of the preceding Policy Month; plus
- interest on each of these net premiums from the day each was credited to this policy to the beginning of the current Policy Month; minus
- the reduction in Policy Value for all partial withdrawal requests received since the beginning of the preceding Policy Month; minus
- any charge taken for a decrease in Specified Amount with is effective at the beginning of the Policy Month.

On any other day the Policy Value is equal to:

- the Policy Value at the beginning of the Policy Month; minus
- the monthly deduction for the Policy Month; plus
- interest on the difference from the beginning of the Policy Month to the day on which the Policy Value is being determined; plus
- the net premiums credited to this policy since the beginning of the Policy Month; plus
- interest on each of these net premiums from the day each was credited to this policy to the day on which the Policy Value is being determined.

8.2 ALLOCATION OF POLICY VALUE TO COVERAGE LAYERS

Whenever used, Policy Value for a Coverage Layer means the Policy Value allocated to that layer. We allocate Policy Value first to the initial Coverage Layer until the allocated amount equals the amount of the initial Coverage Layer. Any portion of the Policy Value that exceeds this initial layer is allocated in the same manner to any additional Coverage Layers in the order in which they were created. The Coverage Layer created when the policy enters the Corridor is considered the most recently created Coverage Layer.

8.3 COST OF INSURANCE

The Cost of Insurance for a Policy Month is the sum of the costs of insurance for all Coverage Layers for that month.

The Cost of Insurance for a Coverage Layer for a Policy Month equals (a) divided by (b) multiplied by (c) where:

- (a) equals the monthly risk rate per thousand for that layer;
- (b) equals one plus the monthly decimal equivalent of the applicable credited interest rate;
- (c) equals the number of thousands of Net Amount at Risk for that month for that layer.

The net amount at risk for a Coverage Layer for a Policy Month equals the Specified Amount of that layer minus the projected policy value for that layer at the end of the Policy Month.

The projected policy value for a Coverage Layer at the end of a Policy Month is (a) plus (b) where:

- (a) equals the difference between:
 - the Policy Value for that Coverage Layer at the beginning of that month; and
 - the monthly deduction for that layer for that month excluding the cost of insurance charge;
- (b) equals interest on (a) accumulated to the end of that month at the rate(s) assumed to be credited for that month.

8.4 MONTHLY RISK RATES

We use our expectations about mortality, persistency, expenses, future investment earnings and taxes in developing the monthly risk rates for this policy. We develop guaranteed, maximum rates and lower, non-guaranteed rates. We may use the lower, non-guaranteed rates to determine the monthly cost of insurance; however, we can change those rates at any time (see ***Changes in Rates and Charges***, section 8.7). We cannot change the guaranteed, maximum rates for this policy.

For each Coverage Layer, the sex of each Insured, the Issue Ages and Premium Classes for that layer and the length of time that layer has been in effect, determine the non-guaranteed monthly risk rates and the guaranteed maximum monthly risk rates that apply to that layer. The ***Schedule*** shows the Maximum Monthly Risk Rates for the Initial Specified Amount. The non-guaranteed monthly risk rates for a Coverage Layer are not shown in this policy, but are available upon request.

8.5 MONTHLY DEDUCTION

The monthly deduction for a Policy Month is comprised of the sum of the monthly deductions for all Coverage Layers. The monthly deduction for a Coverage Layer for a Policy Month is comprised of:

- the **Cost of Insurance** (section 8.3) for that Coverage Layer for that month;
- the cost of Riders for that Coverage Layer for that month; and
- the Monthly Expense Charges for that Coverage Layer for that month.

8.6 CREDITED INTEREST RATES

Interest accrues daily, is credited to Policy Value at the beginning of each Policy Month and is compounded annually. We will not credit negative interest on any portion of the Policy Value.

The credited interest rate used in the calculation of the Policy Value will never be less than the Guaranteed Minimum Credited Interest Rate shown in the **Schedule**.

8.7 CHANGES IN RATES AND CHARGES

At our sole discretion, we may change the monthly risk rates or the credited interest rate at any time. The monthly risk rates for a Coverage Layer will never exceed the maximum monthly risk rates for that Coverage Layer. Credited interest rates will never be less than the **Guaranteed Nonloaned Policy Value Credited Interest Rate** shown in the **Schedule**.

We will base any change to the monthly risk rates on our expectations as to mortality, persistency, expenses, future investment earnings and taxes. We will not make a change in order to distribute past gains or recoup prior losses. Any change in the monthly risk rates will apply to all insureds with the same combination of the following: Issue Age; Sex; length of time insurance has been in effect; Specified Amount; Policy Value; Premium Classes; and policy form.

Changes in rates will affect the growth of the Policy Value and may also affect the length of time that the insurance remains in effect.

8.8 SURRENDER AND NET CASH SURRENDER VALUE

You may surrender this policy by filing Notice and returning the policy to us. At least one of the Insureds must be alive on the date of the Notice for us to process the surrender.

Policy surrender will occur on the date of surrender; that date will be the date the Notice is signed provided at least one of the Insureds is alive on that date.

This policy will terminate upon surrender of this policy. A Grace Period will not apply if this policy is terminated because of surrender.

The amount payable upon surrender is the Net Cash Surrender Value plus any unearned loan interest as of the date of surrender. If the date of surrender is within 30 days after a Policy Anniversary, the Net Cash Surrender Value will not be less than:

- the Net Cash Surrender Value on the Policy Anniversary; minus
- any policy loan made since the Policy Anniversary; minus
- the reduction in policy value for each partial withdrawal made since the Policy Anniversary.

We may defer payment up to six months after the date we receive the Notice.

8.9 PARTIAL WITHDRAWAL

You may request a partial withdrawal provided:

- at least one of the Insureds is then living; and
- this policy is not then being continued as paid-up insurance.

Written Request in a form acceptable to us must be filed at our Service Center. The minimum amount that you may request as a partial withdrawal is \$500.00. The date of partial withdrawal will be the beginning of the Policy Month following receipt of such Request. The date of partial withdrawal is the date we take the partial withdrawal from the policy.

The maximum amount that may be paid to you as a partial withdrawal is equal to the lesser of (1) and (2) below.

- (1) an amount equal to the Net Cash Surrender Value on the date of partial withdrawal minus \$525.00.
- (2) an amount such that the death benefit after the partial withdrawal is \$100,000.

If this maximum amount is less than \$500.00, a partial withdrawal will not be made.

Payment to you may be deferred up to six months after Request is received at the Service Center; however, a partial withdrawal to pay premiums to us will not be deferred.

The Policy Value is reduced on the date of partial withdrawal by an amount referred to as the reduction in Policy Value. The amount of this reduction is equal to:

- the amount paid to you; plus
- the Administrative Fee for Partial Withdrawal shown in the **Schedule**; plus
- the Surrender Charge taken for the decrease in Specified Amount due to the partial withdrawal. The amount of this charge and the conditions under which it may be taken are as explained under “**Decreases in Specified Amount**” in the **Changes in Specified Amount** (section 7.3).

We will decrease the Specified Amount on the date of partial withdrawal by an amount equal to the greater of zero and the quantity of (a) minus (b) where:

- (a) equals the reduction in Policy Value as a result of the partial withdrawal;
- (b) equals the greater of (i) and (ii), rounded to the nearest dollar, where:
 - (i) equals zero; and
 - (ii) equals the Policy Value immediately prior to the date of partial withdrawal minus the result obtained by dividing the Specified Amount on the date of partial withdrawal by the death benefit factor applicable on the date of partial withdrawal.

We will decrease the Specified Amount by decreasing the Specified Amounts of the Coverage Layers in the following order: first the initial Coverage Layer, then all subsequent Coverage Layers in the order in which they were created.

8.10 PAID-UP INSURANCE

If this policy has a positive Cash Surrender Value, you may elect to continue it as a level amount of paid-up insurance by filing Notice. The effective date of the paid-up insurance will be the first day of the Policy Month following our receipt of such Request provided at least one of the Insureds is then living.

The amount of this paid-up insurance will be that which the Cash Surrender Value on the effective date of the paid-up insurance will provide when applied as a net single premium.

This paid-up insurance may be surrendered at any time. The amount payable on surrender is the Net Cash Surrender Value plus any unearned loan interest. The Net Cash Surrender Value is the net single premium for any benefits remaining under such insurance, minus any policy loan made after the effective date of the paid-up insurance. If surrender is requested within 30 days after a Policy Anniversary, the Net Cash Surrender Value will not be less than the Net Cash Surrender Value on the anniversary, minus any policy loan made since the anniversary.

8.11 BASIS OF COMPUTATIONS

The mortality table and rates of interest used in calculating minimum Policy Values and paid up insurance net single premiums are shown in the **Schedule**. Values are at least equal to those required by statute in the state in which this policy was delivered. A detailed statement of the method of computing these values has been filed with the insurance department of that state.

9. POLICY LOANS

9.1 CASH LOAN

We will make a loan upon the sole security and assignment of this policy. You may obtain the loan while this policy is in force.

The loan value is equal to the projected cash surrender value as of the next Policy Anniversary assuming a maximum loan is made. This projection assumes that no premiums are paid from the date the loan value is being determined to the next Policy Anniversary. For paid-up insurance, the loan value is the Cash Surrender Value on the next Policy Anniversary.

The amount advanced as a policy loan may not exceed:

- the loan value; minus
- the amount of any existing loan; minus
- loan interest to the end of the current Policy Year.

The first policy loan requested in a Policy Year and any existing policy loan may be considered as a preferred policy loan. The maximum amount of policy loan that will be considered preferred in any Policy Year is:

- the Policy Value at the beginning of that year; minus
- the guaranteed net single premium at the beginning of that year; plus
- interest on this difference for that year at the rate(s) applicable to preferred loan.

The net amount of preferred loan at any time during a Policy Year is equal to:

- the amount of preferred loan in that year; minus
- the loan interest charged for the preferred loan in that year; plus
- the interest credited to the portion of the Policy Value equal to the net amount of preferred loan.

The net amount of nonpreferred loan at any time during a Policy Year is equal to:

- the amount of nonpreferred loan in that year; minus
- the loan interest charged for the nonpreferred loan in that year; plus
- the interest credited to the portion of the Policy Value equal to the net amount of nonpreferred loan.

9.2 DEFERRAL

We may defer making a policy loan up to six months after we receive Notice; however, we will not defer a loan for payment of premiums for any policy that you have with us.

9.3 LOAN INTEREST

Interest on a loan is payable annually in advance on each Policy Anniversary. The policy loan interest rate may vary. The Maximum Policy Loan Interest Rate is fixed however. It is shown in the **Schedule**. Interest not paid when due is added to the loan and bears interest at the applicable rate(s).

9.4 LOAN REPAYMENT

All or any part of a policy loan may be repaid while at least one of the Insureds is living and this policy is in effect; however, a loan that is in existence at the end of the Grace Period may not be repaid until this policy is reinstated.

When the loan against this policy, including interest, exceeds the Cash Surrender Value, this policy will terminate subject to the **Grace Period** (section 6.2). Notice of termination will be mailed to you and to any assignee of record.

10. SETTLEMENT OPTIONS

10.1 GENERAL PROVISIONS

Death proceeds may be paid in a single sum or left with us for payment under a mutually agreeable Settlement Option. The amount applied under an option must be at least \$2,000. The amount of each payment under an option must be at least \$50.

You may elect or revoke a Settlement Option at any time before the death proceeds are payable. If no Settlement Option election is in effect at the time death proceeds are payable, the Payee may make an election. Notice must be filed at our Service Center. Election or revocation will take effect as of the date of the Notice. An election does not affect any payment made or other action that we may take before the Notice is received. A Payee that is not a natural person may elect a Settlement Option only with our approval. An assignee cannot elect a Settlement Option. Change of Owner or Beneficiary automatically revokes any election in effect.

10.2 DEATH OF PAYEE

Unless otherwise specified, at the death of the last Payee a final payment will be made to the Payee's estate. For Options 1 and 2, the final payment will be the commuted value of the remaining unpaid installments certain. Such value will be computed based on the rate of interest used in the calculation of the payments. For Options 3 and 4, the final payment will be the remaining death proceeds with any unpaid interest to the date of death of the Payee.

10.3 FIRST INSTALLMENT

The first installment under Options 1, 2, and 4 is payable on the effective date of the option. The effective date is:

- the date of surrender of this policy; or
- the date of the Insured's death; or
- any later date agreeable with us.

10.4 SETTLEMENT OPTION INTEREST RATE

The guaranteed settlement option interest rate for Options 1, 2, 3, and 4 is 1% a year, compounded annually. We may declare excess interest annually.

10.5 OPTION 1 - FIXED PERIOD

Death proceeds will be paid for a fixed period. For the years shown, the amount of the installment payments will be no less than the amount determined from the following table. For any years not shown, the amount of the installment payments may be determined by contacting our Service Center.

OPTION 1 TABLE – Fixed Period Installments

Installments for fixed number of years for each \$1,000 of death proceeds

Terms of Installment Payments	Annual	Semi- Annually	Quarterly	Monthly	Terms of Installment Payment	Annual	Semi- Annually	Quarterly	Monthly
Years					Years				
5	\$204.00	\$102.25	\$51.19	\$17.08	10	\$104.54	\$52.40	\$26.23	\$8.75
6	170.84	85.63	42.87	14.30	15	71.41	35.79	17.92	5.98
7	147.16	73.76	36.93	12.32	20	54.87	27.50	13.77	4.59
8	129.40	64.86	32.47	10.83	25	44.96	22.53	11.28	3.76
9	115.58	57.94	29.00	9.68	30	38.36	19.23	9.63	3.21

10.6 OPTION 2 - LIFE INCOME WITH INSTALLMENTS CERTAIN

Death proceeds will be paid in equal installments throughout the selected certain period. The certain period is the period of time for which payments are guaranteed and is selected by the Beneficiary. After the certain period, payments will continue to be made throughout the Payee's lifetime. The amount of the installment payments will be determined based on the Settlement Option Interest Rate payable on the date of the first installment and the annuity mortality table that we then use for this purpose. Satisfactory proof of the Payee's age is required. We may require evidence that the Payee is living on the due date of each payment.

10.7 OPTION 3 – INTEREST

Death proceeds will be credited to our retained asset account and can be accessed by means of a draft on the account. Interest payable on the amount of the death proceeds will be paid in the manner agreed upon when the option is elected.

10.8 OPTION 4 - FIXED INSTALLMENTS

Death proceeds will be paid in fixed installments at regular intervals until death proceeds, together with interest on the unpaid balance, are exhausted.

10.9 OPTION 5 - SINGLE PREMIUM ANNUITY

Death proceeds will be used to purchase any single premium annuity that we offer for this purpose at the time death proceeds are applied. The annuity payments will be 102% of the payments otherwise purchased by the single premium.

10.10 OTHER SETTLEMENT OPTIONS

Death proceeds may be applied in any other mutually agreeable manner.

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LAST SURVIVOR FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY
Adjustable Death Benefit
Flexible Premiums Payable During the Insured's Lifetime until the Monthly Deduction Stop Date
Benefits Vary with Risk Rates and Credited Interest Rates
Nonparticipating – No Dividends

Genworth Life and Annuity Insurance Company

A Stock Company State of Domicile: Virginia
Home Office: [6610 West Broad Street, Richmond, VA 23230]
Service Center Address:
[3100 Albert Lankford Drive, Lynchburg, Virginia 24501]
[P. O. Box 461, Lynchburg, VA 24505-0461]

Service Center Phone:
[1-888-325-5433]

POLICY PROTECTION RIDER

In this Rider, “you” and “your” are defined to mean and refer to the Owner of the Policy, and “we,” “us” and “our” are defined to mean and refer to the Company defined in the Policy.

RIDER PURPOSE

In any Policy Month, while the Rider Status is *Active*, this Rider will keep the policy from entering a Grace Period when the policy's Net Cash Surrender Value is less than the monthly deduction for that month.

RIDER STATUS

At any given time, the Rider Status will be only one of the following: *Active*, *Inactive* or *Terminated*.

Active – The Rider Status is *Active* if this Rider has never terminated and the following conditions apply:

- the Net Accumulated Premiums is greater than or equal to the Required Rider Balance as of the end of the preceding policy month; and
- the cash surrender value is greater than or equal to the loan against this policy.

The Net Accumulated Premiums and the Required Rider Balance are described in the **Rider Calculations** section of this Rider.

Inactive – The Rider Status is *Inactive* if this Rider has never terminated and one or both of the following conditions apply:

- the Net Accumulated Premiums is less than the Required Rider Balance as of the end of the preceding policy month; or
- the cash surrender value is less than the loan against this policy.

While the Rider Status is *Inactive*, you may make a payment large enough to return the Rider to *Active* Status.

Terminated – This Rider will terminate as of the earlier of the following dates:

- the date the Specified Amount is first increased in accordance with the **Increases in Specified Amount** section of the Policy; or
- the date the Policy terminates.

Once this Rider terminates, it cannot be reactivated; the permanent Rider Status will be *Terminated*.

MONTHLY REQUIRED RIDER PREMIUMS AND ANNUAL TRACKING AMOUNT

The Rider Schedule shows the Monthly Required Rider Premiums and the Annual Tracking Amount in effect on the Policy Date.

The Monthly Required Rider Premiums and the Annual Tracking Amount may change when any of the following occurs:

- a decrease in the Specified Amount of the policy;
- a decrease in any Rating applicable to either Insured;
- a change to a less expensive Premium Class of either Insured;
- a change in the scheduled cost of any Rider attached to the policy; or
- the addition, removal, or termination of any Rider.

We will notify you of the new Monthly Required Rider Premiums and Annual Tracking Amount.

RIDER CALCULATIONS

Net Accumulated Premiums – We calculate the Net Accumulated Premiums for a policy month as of the last day of that month. It is equal to:

- the Combined Premium Amount on that day; plus
- the Accumulation Amount on that day; minus
- the reduction in policy value for all partial withdrawals made at the beginning of that month.

The Combined Premium Amount on the last day of a policy month is equal to:

- the premiums received during that month, including the last day of the month; plus
- the Net Accumulated Premiums for the prior policy month. This amount is zero for the first policy month.

The Accumulation Amount on the last day of a policy month depends on the relationship between the Combined Premium Amount and the Accumulated Tracking Amount on that day.

Combined Premium Amount is less than or equal to the Accumulated Tracking Amount.

In this situation, the Accumulation Amount equals the Combined Premium Amount multiplied by the monthly Primary Accumulation Factor.

Combined Premium Amount is greater than the Accumulated Tracking Amount. In this situation, the Accumulation Amount equals the sum of (1) and (2) where:

- (1) equals the Accumulated Tracking Amount multiplied by the monthly Primary Accumulation Factor; and
- (2) equals the result of the Combined Premium Amount minus the Accumulated Tracking Amount, multiplied by the monthly Secondary Accumulation Factor.

The monthly Primary Accumulation Factor and monthly Secondary Accumulation Factor are shown in the Rider Schedule.

Required Rider Balance - The Required Rider Balance for a Policy Month equals (1) multiplied by (2) where:

(1) equals:

- the Monthly Required Rider Premium for that month; plus
- the Required Rider Balance for the preceding Policy Month. For the first Policy Month, this balance is zero.

(2) equals one plus the monthly Primary Accumulation Factor.

Accumulated Tracking Amount - The Accumulated Tracking Amount for the first Policy Month of a Policy Year equals:

- the Annual Tracking Amount in effect at the beginning of that month; plus
- the Accumulated Tracking Amount for the previous Policy Month multiplied by one plus the monthly Primary Accumulation Factor. This amount is zero at the beginning of the first Policy Year.

The Accumulated Tracking Amount for any other Policy Month equals the Accumulated Tracking Amount for the previous Policy Month multiplied by one plus the monthly Primary Accumulation Factor.

REINSTATEMENT

This Rider cannot be reinstated even if the policy has been reinstated.

Signed on the Rider Date of Issue. The Rider Date of Issue is the same as the policy's Date of Issue.

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President Secretary

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RIDER SCHEDULE

Rider Information

Rider

Policy Protection Rider

Insured Information

Insured(s)

[JOHN DOE]

Premium Classification

[Standard No Nicotine Use]

Age Nearest Birthday/Sex

[35M]

[JANE DOE]

[Standard No Nicotine Use]

[35F]

Owner and Beneficiary Information

Owner

AS DESIGNATED IN THE APPLICATION OR AS
SUBSEQUENTLY CHANGED BY THE OWNER

Beneficiary

AS DESIGNATED IN THE APPLICATION OR AS
SUBSEQUENTLY CHANGED BY THE OWNER

Rider Factor(s) and Amount

(See the *Rider Calculations* section of this Rider.)

Primary Accumulation Factor -

[0.0117150] (monthly) (annual equivalent is [0.150])

Secondary Accumulation Factor -

[0.0038747] (monthly) (annual equivalent is [0.048])

The Rider Factor(s) are not used in the calculation of the policy value. For an explanation of the use of these factors, see the *Rider Calculations* section of this Rider.

Annual Tracking Amount

\$ [314.38] (See *Accumulated Tracking Amount* section.)
Annual Tracking Amount may be reduced as a result of a
reduction of increased cost rating classes.

SCHEDULE *CONTINUED*

Table of Monthly Required Rider Premiums

The amount shown below for a particular policy year is applicable for each policy month of that entire Policy Year.

Policy Year	Monthly Required Rider Premium	Policy Year	Monthly Required Rider Premium
1	\$ 17.78	44	\$ 524.96
2	17.78	45	577.46
3	17.78	46	635.20
4	17.78	47	698.72
5	17.78	48	768.60
6	17.78	49	845.46
7	17.78	50	930.00
8	17.78	51	1,023.00
9	17.78	52	1,125.31
10	17.78	53	1,237.84
11	17.78	54	1,361.62
12	17.78	55	1,497.78
13	20.19	56	1,647.56
14	23.22	57	1,767.69
15	26.43	58	1,926.83
16	29.87	59	2,119.51
17	33.68	60	2,331.47
18	37.88	61	2,564.61
19	42.56	62	2,821.08
20	47.68	63	3,095.93
21	53.50	64	3,184.70
22	59.91	65	3,358.71
23	66.88	66	3,609.67
24	74.40	67	3,865.45
25	82.43	68	4,152.72
26	92.37	69	4,468.66
27	102.24	70	4,819.25
28	113.35	71	5,201.03
29	125.38	72	5,596.25
30	138.23	73	6,004.25
31	152.06	74	6,417.62
32	167.27	75	6,849.71
33	183.99	76	7,293.34
34	202.39	77	7,722.85
35	222.63	78	8,142.18
36	244.90	79	8,167.24
37	269.39	80	8,167.24
38	296.32	81	8,167.24
39	325.96	82	8,167.24
40	358.55	83	8,167.24
41	394.41	84	8,167.24
42	433.85	85	8,167.24
43	477.24	86	8,167.24
		87 & later	0.00

SERFF Tracking Number:	GEFA-125592292	State:	Arkansas
Filing Company:	Genworth Life and Annuity Insurance Company	State Tracking Number:	39038
Company Tracking Number:			
TOI:	L09I Individual Life - Flexible Premium	Sub-TOI:	L09I.002 Joint (Last Survivor)
	Adjustable Life		
Product Name:	New SUL 2001 CSO		
Project Name/Number:	SUL 05/08/		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: GEFA-125592292 State: Arkansas

Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 39038

Company Tracking Number:

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.002 Joint (Last Survivor)

Adjustable Life

Product Name: New SUL 2001 CSO

Project Name/Number: SUL 05/08/

Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	SUL Current Rates	GLAULLTD0408	New AR		SUL Rates.pdf
	SUL Guaranteed COI's	GLAULLTD0408	New AR		SUL Guaranteed COIs.pdf

1975-80 Basic Select and Ultimate Table, Male, Age Nearest Birthday (per 1000)

Age	Year															Ult.	Age
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
1	1.23	0.74	0.48	0.43	0.38	0.34	0.33	0.29	0.27	0.27	0.25	0.28	0.31	0.38	0.54	0.68	15
2	0.49	0.47	0.42	0.36	0.28	0.23	0.22	0.22	0.24	0.24	0.27	0.30	0.38	0.54	0.68	1.01	16
3	0.35	0.37	0.33	0.28	0.23	0.22	0.21	0.24	0.24	0.27	0.30	0.37	0.54	0.68	1.01	1.14	17
4	0.29	0.29	0.25	0.23	0.22	0.20	0.22	0.24	0.27	0.30	0.37	0.53	0.68	1.01	1.14	1.22	18
											0.52	0.66	0.99	1.11	1.22	1.31	19
5	0.25	0.23	0.22	0.20	0.22	0.24	0.27	0.30	0.36	0.50	0.66	0.96	1.09	1.16	1.31	1.37	20
6	0.23	0.22	0.20	0.22	0.24	0.27	0.30	0.36	0.50	0.66	0.94	1.07	1.14	1.21	1.37	1.40	21
7	0.19	0.20	0.22	0.24	0.27	0.30	0.35	0.50	0.66	0.87	1.05	1.13	1.19	1.23	1.40	1.41	22
8	0.18	0.21	0.21	0.27	0.29	0.35	0.50	0.66	0.87	1.05	1.13	1.19	1.23	1.30	1.39	1.40	23
9	0.19	0.20	0.24	0.29	0.35	0.50	0.66	0.87	1.05	1.13	1.19	1.23	1.30	1.35	1.36	1.38	24
10	0.18	0.22	0.27	0.35	0.50	0.66	0.87	1.05	1.13	1.19	1.23	1.30	1.35	1.36	1.32	1.34	25
11	0.20	0.25	0.34	0.50	0.66	0.87	1.05	1.13	1.19	1.23	1.30	1.35	1.36	1.30	1.27	1.29	26
12	0.23	0.32	0.50	0.66	0.87	1.05	1.13	1.19	1.23	1.30	1.35	1.36	1.30	1.25	1.20	1.24	27
13	0.30	0.46	0.63	0.87	1.05	1.12	1.19	1.22	1.24	1.28	1.31	1.30	1.25	1.20	1.16	1.20	28
14	0.44	0.59	0.87	1.05	1.12	1.17	1.22	1.23	1.23	1.24	1.26	1.25	1.19	1.16	1.13	1.17	29
15	0.58	0.87	1.05	1.12	1.17	1.21	1.23	1.22	1.20	1.20	1.19	1.18	1.13	1.12	1.11	1.14	30
16	0.87	1.05	1.12	1.17	1.21	1.20	1.21	1.19	1.16	1.14	1.12	1.12	1.09	1.09	1.09	1.12	31
17	1.05	1.12	1.17	1.21	1.20	1.18	1.18	1.15	1.11	1.07	1.05	1.06	1.05	1.06	1.08	1.11	32
18	1.03	1.10	1.13	1.15	1.14	1.11	1.11	1.07	1.04	1.01	1.00	1.02	1.01	1.03	1.07	1.12	33
19	1.00	1.05	1.06	1.07	1.05	1.04	1.02	0.98	0.96	0.95	0.97	0.97	0.98	1.01	1.07	1.14	34
20	0.93	0.97	0.97	0.97	0.97	0.95	0.93	0.90	0.90	0.91	0.93	0.94	0.96	1.01	1.08	1.17	35
21	0.84	0.87	0.87	0.87	0.87	0.86	0.85	0.83	0.85	0.86	0.90	0.92	0.96	1.02	1.11	1.22	36
22	0.73	0.76	0.76	0.76	0.77	0.77	0.77	0.77	0.80	0.83	0.88	0.91	0.96	1.04	1.15	1.28	37
23	0.73	0.76	0.75	0.75	0.75	0.76	0.77	0.77	0.80	0.84	0.90	0.94	1.00	1.10	1.21	1.36	38
24	0.73	0.74	0.73	0.73	0.74	0.76	0.77	0.78	0.82	0.87	0.93	0.97	1.05	1.17	1.29	1.45	39

1975-80 Basic Select and Ultimate Table, Male, Age Nearest Birthday (per 1000)

Age	Year															Ult.	Age
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
25	0.72	0.72	0.72	0.72	0.74	0.76	0.77	0.79	0.84	0.90	0.96	1.03	1.12	1.25	1.38	1.56	40
26	0.70	0.70	0.71	0.72	0.73	0.76	0.78	0.82	0.88	0.95	1.02	1.09	1.20	1.35	1.49	1.70	41
27	0.68	0.68	0.70	0.71	0.73	0.77	0.81	0.86	0.92	1.01	1.08	1.17	1.30	1.47	1.63	1.87	42
28	0.66	0.68	0.71	0.73	0.76	0.81	0.86	0.92	1.00	1.08	1.17	1.28	1.42	1.61	1.81	2.07	43
29	0.65	0.68	0.73	0.76	0.81	0.86	0.92	1.00	1.08	1.17	1.23	1.42	1.58	1.81	2.03	2.31	44
30	0.64	0.68	0.76	0.81	0.86	0.92	1.00	1.08	1.17	1.28	1.42	1.58	1.81	2.03	2.26	2.58	45
31	0.63	0.69	0.79	0.86	0.92	1.00	1.08	1.17	1.28	1.42	1.53	1.81	2.03	2.26	2.53	2.89	46
32	0.63	0.71	0.84	0.92	1.00	1.08	1.17	1.28	1.40	1.58	1.81	2.03	2.26	2.53	2.83	3.24	47
33	0.63	0.72	0.88	0.98	1.08	1.17	1.28	1.40	1.58	1.78	2.01	2.25	2.53	2.83	3.17	3.61	48
34	0.63	0.73	0.93	1.05	1.17	1.28	1.40	1.58	1.78	2.01	2.24	2.53	2.81	3.16	3.54	4.02	49
35	0.63	0.76	0.99	1.14	1.28	1.40	1.58	1.78	2.01	2.24	2.53	2.80	3.13	3.52	3.94	4.45	50
36	0.65	0.79	1.06	1.25	1.40	1.58	1.78	2.01	2.24	2.53	2.80	3.10	3.48	3.91	4.36	4.92	51
37	0.67	0.84	1.15	1.37	1.58	1.78	2.01	2.24	2.53	2.80	3.08	3.43	3.86	4.32	4.82	5.44	52
38	0.70	0.89	1.23	1.47	1.70	1.91	2.16	2.41	2.72	3.04	3.35	3.76	4.25	4.78	5.33	6.00	53
39	0.74	0.95	1.33	1.59	1.83	2.07	2.33	2.60	2.93	3.27	3.64	4.10	4.67	5.28	5.88	6.61	54
40	0.79	1.02	1.45	1.73	2.00	2.23	2.51	2.79	3.13	3.51	3.94	4.47	5.13	5.82	6.48	7.27	55
41	0.85	1.11	1.59	1.90	2.17	2.42	2.70	2.98	3.33	3.75	4.24	4.86	5.62	6.41	7.12	8.01	56
42	0.92	1.22	1.76	2.09	2.37	2.62	2.89	3.18	3.52	3.99	4.57	5.28	6.15	7.05	7.85	8.82	57
43	0.99	1.37	1.92	2.30	2.61	2.88	3.18	3.47	3.83	4.33	4.96	5.71	6.63	7.61	8.50	9.73	58
44	1.08	1.53	2.11	2.52	2.86	3.17	3.47	3.79	4.17	4.70	5.37	6.16	7.16	8.20	9.22	10.75	59
45	1.17	1.72	2.31	2.75	3.13	3.47	3.79	4.14	4.56	5.08	5.80	6.66	7.73	8.85	10.02	11.89	60
46	1.28	1.94	2.51	3.00	3.40	3.78	4.14	4.56	4.91	5.48	6.28	7.19	8.35	9.56	10.89	13.17	61
47	1.39	2.17	2.73	3.25	3.69	4.13	4.56	4.89	5.31	5.93	6.79	7.78	9.03	10.34	11.85	14.57	62
48	1.49	2.27	2.84	3.40	3.90	4.38	4.87	5.28	5.80	6.49	7.53	8.64	9.94	11.30	12.79	16.07	63
49	1.60	2.35	2.95	3.54	4.09	4.62	5.18	5.70	6.33	7.12	8.36	9.60	10.96	12.32	13.75	17.71	64

1975-80 Basic Select and Ultimate Table, Male, Age Nearest Birthday (per 1000)

Age	Year															Ult.	Age
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
50	1.70	2.42	3.04	3.66	4.29	4.87	5.51	6.15	6.93	7.83	9.30	10.69	12.06	13.40	14.77	19.50	65
51	1.80	2.48	3.12	3.77	4.47	5.12	5.86	6.65	7.59	8.61	10.35	11.89	13.24	14.56	15.83	21.47	66
52	1.90	2.52	3.17	3.85	4.65	5.38	6.23	7.20	8.32	9.48	11.51	13.18	14.52	15.80	16.96	23.65	67
53	2.06	2.75	3.46	4.23	5.08	5.90	6.84	7.89	9.11	10.43	12.63	14.52	15.80	16.96	19.16	26.05	68
54	2.23	2.99	3.78	4.64	5.57	6.47	7.52	8.66	9.96	11.44	13.85	15.80	16.96	19.16	21.62	28.69	69
55	2.41	3.27	4.12	5.10	6.11	7.11	8.27	9.50	10.86	12.54	15.17	16.96	19.16	21.62	24.39	31.57	70
56	2.61	3.56	4.51	5.61	6.71	7.83	9.09	10.38	11.83	13.73	16.62	19.16	21.62	24.39	27.47	34.68	71
57	2.82	3.89	4.94	6.18	7.38	8.60	9.96	11.33	12.87	15.03	18.21	21.36	24.39	27.15	30.87	38.00	72
58	2.96	4.13	5.44	6.74	8.10	9.20	10.59	12.05	13.66	15.94	19.22	22.43	25.64	28.58	32.76	41.60	73
59	3.10	4.37	6.00	7.34	8.87	9.82	11.23	12.79	14.47	16.88	20.25	23.49	26.85	29.94	34.70	45.54	74
60	3.23	4.63	6.61	7.97	9.71	10.46	11.89	13.57	15.32	17.85	21.28	24.48	27.97	31.28	36.71	49.90	75
61	3.37	4.89	7.26	8.64	10.46	11.59	12.58	14.38	16.18	18.82	22.26	25.39	29.04	32.61	38.82	54.71	76
62	3.50	5.14	7.97	9.36	11.59	11.83	13.29	15.21	17.05	19.77	23.18	26.21	30.06	33.93	41.03	60.03	77
63	3.89	5.77	8.74	10.48	11.83	13.29	15.21	17.05	20.11	22.42	25.79	28.87	33.14	37.75	44.66	65.85	78
64	4.32	6.47	9.57	11.73	13.29	15.21	17.05	20.11	22.42	25.79	28.69	32.93	36.55	42.02	48.60	72.18	79
65	4.80	7.26	10.50	13.13	15.21	17.05	20.11	22.42	25.79	28.69	32.93	35.12	40.34	46.75	52.83	79.02	80
66	5.32	8.14	11.51	14.69	17.05	20.11	22.42	25.79	28.69	32.93	34.69	38.78	44.51	51.97	57.68	86.36	81
67	5.91	9.12	12.62	16.42	20.11	22.42	25.79	28.69	32.93	34.47	38.42	42.80	49.08	57.68	62.18	94.12	82
68	6.51	10.04	13.89	18.04	22.04	24.54	28.23	31.44	34.47	37.82	42.14	46.91	53.73	62.18	67.77	102.35	83
69	7.17	11.05	15.25	19.76	24.12	26.87	30.94	34.47	37.82	41.49	46.20	51.36	58.72	67.77	73.69	111.41	84
70	7.89	12.14	16.72	21.64	26.41	29.44	33.92	37.82	41.49	45.48	50.57	56.13	64.00	73.69	80.22	121.31	85
71	8.67	13.30	18.30	23.69	28.94	32.28	37.22	41.49	45.48	49.79	55.27	61.17	69.60	80.21	87.35	132.05	86
72	9.50	14.56	20.04	25.96	31.73	35.42	40.83	45.47	49.79	54.41	60.23	66.52	75.76	87.34	95.08	143.63	87
73	10.40	15.94	21.96	28.46	34.81	38.85	44.75	49.78	54.41	59.30	65.50	72.41	82.49	95.07	103.42	156.05	88
74	11.38	17.47	24.07	31.23	38.19	42.58	48.99	54.41	59.30	64.49	71.30	78.85	89.79	103.41	112.36	169.12	89

1975-80 Basic Select and Ultimate Table, Male, Age Nearest Birthday (per 1000)

Age	Year															Ult.	Age
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
75	12.47	19.15	26.41	34.25	41.86	46.62	53.54	59.30	64.49	70.20	77.63	85.83	97.67	112.35	121.77	182.61	90
76	13.67	21.01	28.97	37.55	45.83	50.95	58.35	64.48	70.20	76.44	84.51	93.35	106.11	121.76	131.49	196.52	91
77	15.00	23.05	31.76	41.11	50.08	55.53	63.46	70.19	76.43	83.20	91.92	101.43	115.00	131.48	141.50	210.85	92
78	16.46	25.27	34.77	44.92	54.58	60.38	69.07	76.43	83.20	90.50	99.87	109.92	124.17	141.49	151.82	225.60	93
79	18.04	27.66	38.00	48.96	59.36	65.73	75.21	83.19	90.50	98.33	108.23	118.69	133.63	151.81	162.44	240.77	94
80	19.75	30.23	41.41	53.24	64.61	71.57	81.87	90.49	98.32	106.56	116.86	127.73	143.37	162.43	173.36	256.36	95
81	21.58	32.95	45.03	57.95	70.35	77.91	89.05	98.31	106.56	115.06	125.77	137.04	153.40	173.35	184.59	272.37	96
82	23.52	35.83	49.02	63.10	76.58	84.74	96.75	106.55	115.06	123.83	134.94	146.63	163.72	184.57	196.12	288.80	97
83	25.58	39.00	53.38	68.69	83.30	92.07	104.85	115.05	123.82	132.85	144.38	156.49	174.32	195.10	207.95	305.65	98
84	27.84	42.47	58.10	74.72	90.50	99.78	113.22	123.81	132.85	142.15	154.08	166.62	185.21	207.93	220.08	322.92	99
85	30.32	46.23	63.20	81.18	98.08	107.74	121.84	132.84	142.14	151.71	164.06	177.03	196.38	220.06	322.92	322.92	
86	46.23	63.20	81.18	98.08	107.74	121.84	132.84	142.14	151.71	164.06	177.03	196.38	220.06	322.92	322.92	322.92	
87	63.20	81.18	98.08	107.74	121.84	132.84	142.14	151.71	164.06	177.03	196.38	220.06	322.92	322.92	322.92	322.92	
88	81.18	98.08	107.74	121.84	132.84	142.14	151.71	164.06	177.03	196.38	220.06	322.92	322.92	322.92	322.92	322.92	
89	98.08	107.74	121.84	132.84	142.14	151.71	164.06	177.03	196.38	220.06	322.92	322.92	322.92	322.92	322.92	322.92	
90	107.74	121.84	132.84	142.14	151.71	164.06	177.03	196.38	220.06	322.92	322.92	322.92	322.92	322.92	322.92	322.92	
91	121.84	132.84	142.14	151.71	164.06	177.03	196.38	220.06	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	
92	132.84	142.14	151.71	164.06	177.03	196.38	220.06	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	
93	142.14	151.71	164.06	177.03	196.38	220.06	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	
94	151.71	164.06	177.03	196.38	220.06	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	
95	164.06	177.03	196.38	220.06	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	
96	177.03	196.38	220.06	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	
97	196.38	220.06	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	
98	220.06	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	
99	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	322.92	

1975-80 Basic Select and Ultimate Table, Female, Age Nearest Birthday (per 1000)

Age	Year															Ult.	Age
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
1	0.93	0.34	0.30	0.27	0.24	0.22	0.20	0.18	0.18	0.18	0.19	0.21	0.24	0.27	0.32	0.36	15
2	0.34	0.30	0.27	0.24	0.22	0.20	0.18	0.18	0.18	0.19	0.21	0.24	0.27	0.32	0.36	0.40	16
3	0.28	0.27	0.24	0.22	0.20	0.18	0.18	0.18	0.19	0.21	0.24	0.27	0.32	0.36	0.40	0.44	17
4	0.24	0.24	0.22	0.20	0.18	0.18	0.18	0.19	0.21	0.24	0.27	0.32	0.36	0.40	0.44	0.47	18
5	0.22	0.22	0.20	0.18	0.18	0.18	0.19	0.21	0.24	0.27	0.32	0.36	0.40	0.44	0.47	0.49	19
6	0.20	0.20	0.18	0.18	0.18	0.19	0.21	0.24	0.27	0.32	0.36	0.40	0.44	0.47	0.49	0.51	20
7	0.19	0.18	0.18	0.18	0.19	0.21	0.24	0.27	0.32	0.36	0.40	0.44	0.47	0.49	0.51	0.52	21
8	0.17	0.18	0.18	0.19	0.21	0.24	0.27	0.32	0.36	0.40	0.44	0.47	0.49	0.51	0.52	0.53	22
9	0.16	0.18	0.19	0.21	0.24	0.27	0.32	0.36	0.40	0.44	0.47	0.49	0.51	0.52	0.53	0.53	23
10	0.16	0.19	0.21	0.24	0.27	0.32	0.36	0.40	0.44	0.47	0.49	0.51	0.52	0.53	0.53	0.53	24
11	0.16	0.21	0.24	0.27	0.32	0.36	0.40	0.44	0.47	0.49	0.51	0.52	0.53	0.53	0.53	0.53	25
12	0.17	0.24	0.27	0.32	0.36	0.40	0.44	0.47	0.49	0.51	0.52	0.53	0.53	0.53	0.53	0.53	26
13	0.18	0.27	0.32	0.36	0.40	0.44	0.47	0.49	0.51	0.52	0.53	0.53	0.53	0.53	0.53	0.53	27
14	0.21	0.31	0.35	0.38	0.42	0.45	0.47	0.49	0.52	0.53	0.53	0.53	0.53	0.53	0.53	0.53	28
15	0.25	0.33	0.37	0.40	0.43	0.45	0.47	0.48	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.54	29
16	0.28	0.35	0.39	0.41	0.43	0.45	0.46	0.48	0.53	0.53	0.53	0.53	0.53	0.53	0.54	0.55	30
17	0.32	0.37	0.39	0.41	0.42	0.43	0.45	0.46	0.53	0.53	0.53	0.53	0.53	0.54	0.55	0.58	31
18	0.36	0.37	0.39	0.40	0.41	0.42	0.43	0.44	0.53	0.53	0.53	0.53	0.54	0.55	0.58	0.61	32
19	0.36	0.37	0.39	0.40	0.41	0.42	0.43	0.44	0.51	0.52	0.53	0.54	0.55	0.58	0.61	0.65	33
20	0.36	0.37	0.39	0.40	0.41	0.42	0.43	0.44	0.50	0.50	0.54	0.55	0.58	0.61	0.65	0.70	34
21	0.35	0.36	0.38	0.39	0.41	0.41	0.43	0.44	0.48	0.50	0.55	0.58	0.61	0.65	0.70	0.77	35
22	0.34	0.36	0.37	0.39	0.40	0.41	0.43	0.44	0.47	0.49	0.58	0.61	0.65	0.70	0.77	0.84	36
23	0.32	0.34	0.36	0.38	0.40	0.41	0.43	0.45	0.46	0.50	0.61	0.65	0.70	0.77	0.84	0.93	37
24	0.31	0.34	0.37	0.39	0.41	0.42	0.45	0.46	0.50	0.55	0.65	0.70	0.77	0.84	0.93	1.03	38
																	39

1975-80 Basic Select and Ultimate Table, Female, Age Nearest Birthday (per 1000)

Age	Year															Ult.	Age
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
25	0.31	0.35	0.39	0.41	0.44	0.46	0.50	0.55	0.59	0.63	0.77	0.84	0.93	1.03	1.15	1.29	40
26	0.30	0.35	0.39	0.43	0.46	0.50	0.55	0.59	0.63	0.69	0.84	0.93	1.03	1.15	1.29	1.45	41
27	0.30	0.35	0.41	0.45	0.50	0.55	0.59	0.63	0.66	0.76	0.93	1.03	1.15	1.29	1.45	1.62	42
28	0.31	0.36	0.42	0.48	0.53	0.59	0.63	0.66	0.76	0.86	1.03	1.15	1.29	1.45	1.62	1.79	43
29	0.32	0.37	0.44	0.51	0.57	0.63	0.66	0.76	0.86	0.97	1.15	1.29	1.45	1.62	1.79	1.96	44
30	0.33	0.39	0.47	0.54	0.62	0.66	0.76	0.86	0.97	1.08	1.29	1.45	1.62	1.79	1.96	2.14	45
31	0.35	0.41	0.50	0.59	0.66	0.76	0.86	0.97	1.08	1.19	1.45	1.62	1.79	1.96	2.14	2.33	46
32	0.38	0.44	0.54	0.65	0.76	0.86	0.97	1.08	1.19	1.31	1.62	1.79	1.96	2.14	2.33	2.52	47
33	0.39	0.46	0.57	0.69	0.82	0.93	1.07	1.19	1.31	1.48	1.77	1.94	2.12	2.33	2.52	2.72	48
34	0.41	0.49	0.60	0.74	0.88	1.02	1.18	1.31	1.48	1.64	1.92	2.10	2.30	2.51	2.72	2.93	49
35	0.43	0.51	0.63	0.79	0.95	1.12	1.30	1.48	1.64	1.81	2.07	2.27	2.46	2.71	2.92	3.17	50
36	0.45	0.54	0.67	0.85	1.04	1.23	1.43	1.63	1.81	2.00	2.23	2.43	2.64	2.92	3.16	3.43	51
37	0.48	0.58	0.71	0.92	1.13	1.35	1.56	1.77	1.98	2.19	2.39	2.60	2.82	3.15	3.42	3.71	52
38	0.51	0.64	0.80	1.04	1.26	1.49	1.70	1.92	2.14	2.35	2.55	2.78	3.02	3.38	3.66	4.04	53
39	0.55	0.72	0.89	1.16	1.39	1.63	1.85	2.08	2.30	2.52	2.74	2.98	3.23	3.62	3.94	4.40	54
40	0.60	0.80	1.00	1.28	1.52	1.78	2.01	2.24	2.46	2.69	2.94	3.19	3.46	3.91	4.25	4.80	55
41	0.65	0.89	1.10	1.41	1.66	1.94	2.17	2.41	2.63	2.89	3.15	3.42	3.72	4.23	4.58	5.23	56
42	0.70	0.98	1.20	1.54	1.80	2.10	2.33	2.58	2.83	3.10	3.38	3.69	4.01	4.57	4.94	5.70	57
43	0.76	1.05	1.29	1.63	1.90	2.20	2.45	2.74	3.01	3.31	3.64	3.98	4.34	4.94	5.37	6.22	58
44	0.81	1.12	1.39	1.71	2.00	2.30	2.59	2.90	3.21	3.55	3.92	4.30	4.69	5.37	5.85	6.78	59
45	0.86	1.19	1.48	1.79	2.10	2.42	2.73	3.07	3.43	3.82	4.23	4.64	5.07	5.83	6.36	7.37	60
46	0.91	1.26	1.58	1.86	2.22	2.53	2.88	3.28	3.67	4.11	4.55	5.01	5.49	6.32	6.89	8.00	61
47	0.96	1.33	1.68	1.95	2.34	2.65	3.06	3.49	3.94	4.41	4.90	5.41	5.94	6.84	7.46	8.67	62
48	1.00	1.39	1.76	2.04	2.45	2.82	3.27	3.76	4.20	4.70	5.23	5.77	6.31	7.25	7.88	9.38	63
49	1.05	1.46	1.83	2.13	2.58	3.00	3.50	4.04	4.48	5.02	5.57	6.13	6.70	7.67	8.30	10.15	64

1975-80 Basic Select and Ultimate Table, Female, Age Nearest Birthday (per 1000)

Age	Year															Ult.	Age
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
50	1.10	1.53	1.91	2.24	2.72	3.20	3.74	4.35	4.78	5.34	5.92	6.50	7.09	8.09	8.75	10.99	65
51	1.15	1.60	2.01	2.35	2.86	3.40	4.00	4.68	5.09	5.67	6.28	6.88	7.49	8.53	9.21	11.91	66
52	1.20	1.68	2.10	2.47	3.01	3.61	4.28	5.03	5.40	6.01	6.64	7.27	7.91	9.00	9.70	12.92	67
53	1.26	1.76	2.22	2.65	3.23	3.87	4.57	5.34	5.77	6.41	7.05	7.75	8.47	9.68	10.50	14.03	68
54	1.32	1.85	2.35	2.84	3.47	4.15	4.87	5.65	6.15	6.81	7.49	8.26	9.07	10.43	11.37	15.25	69
55	1.38	1.93	2.48	3.05	3.72	4.43	5.18	5.97	6.55	7.25	7.96	8.81	9.72	11.24	12.33	16.63	70
56	1.45	2.02	2.62	3.27	3.97	4.72	5.50	6.29	6.97	7.71	8.46	9.40	10.43	12.13	13.41	18.21	71
57	1.51	2.11	2.76	3.49	4.24	5.02	5.82	6.62	7.42	8.21	9.00	10.04	11.20	13.13	14.65	20.04	72
58	1.63	2.29	2.99	3.76	4.54	5.34	6.18	7.03	7.88	8.71	9.76	10.86	12.11	14.18	15.84	22.17	73
59	1.75	2.48	3.24	4.04	4.85	5.69	6.57	7.46	8.36	9.25	10.60	11.79	13.14	15.40	17.21	24.65	74
60	1.88	2.68	3.50	4.34	5.18	6.06	6.98	7.93	8.89	9.83	11.55	12.85	14.33	16.80	18.78	27.53	75
61	2.01	2.90	3.77	4.66	5.54	6.45	7.42	8.43	9.45	10.47	12.64	14.08	15.70	18.42	20.59	30.86	76
62	2.15	3.12	4.07	5.01	5.93	6.88	7.90	8.97	10.07	11.19	13.90	15.50	17.30	20.28	22.64	34.69	77
63	2.27	3.27	4.26	5.24	6.21	7.22	8.30	9.49	10.75	12.11	15.04	16.80	18.79	22.08	24.73	39.07	78
64	2.40	3.43	4.46	5.48	6.50	7.57	8.75	10.07	11.53	13.17	16.34	18.28	20.47	24.09	27.05	44.00	79
65	2.53	3.59	4.66	5.73	6.80	7.95	9.24	10.72	12.43	14.38	17.83	19.94	22.34	26.30	29.55	49.48	80
66	2.67	3.76	4.88	5.99	7.12	8.37	9.80	11.47	13.45	15.78	19.51	21.81	24.41	28.69	32.20	55.51	81
67	2.82	3.94	5.10	6.27	7.48	8.85	10.43	12.32	14.61	17.37	21.40	23.87	26.64	31.21	34.98	62.09	82
68	3.06	4.28	5.56	6.87	8.23	9.79	11.60	13.76	16.38	19.53	23.87	26.64	29.96	34.98	39.13	69.22	83
69	3.33	4.67	6.09	7.56	9.11	10.89	12.95	15.42	18.41	21.99	26.64	29.96	33.61	39.13	43.62	76.90	84
70	3.63	5.11	6.70	8.36	10.13	12.16	14.52	17.34	20.73	24.77	29.96	33.61	37.59	43.62	48.46	85.13	85
71	3.97	5.62	7.41	9.30	11.31	13.63	16.32	19.53	23.35	27.85	33.61	37.59	41.91	48.46	53.65	93.91	86
72	4.37	6.22	8.24	10.38	12.68	15.32	18.38	21.99	26.25	31.25	37.60	41.91	46.56	53.65	59.18	103.24	87
73	4.84	6.92	9.20	11.64	14.26	17.26	20.70	24.73	29.45	34.95	41.91	46.56	51.54	59.18	65.06	113.12	88
74	5.38	7.73	10.32	13.08	16.06	19.43	23.28	27.75	32.94	38.97	46.56	51.54	56.85	65.06	71.28	123.55	89

1975-80 Basic Select and Ultimate Table, Female, Age Nearest Birthcay (per 1000)

Age	Year															Ult.	Age
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
75	6.01	8.66	11.60	14.73	18.08	21.86	26.12	31.04	36.73	43.29	51.55	56.86	62.50	71.28	77.86	134.53	90
76	6.74	9.73	13.06	16.59	20.33	24.52	29.21	34.60	40.80	47.92	56.36	62.51	68.48	77.86	84.78	146.06	91
77	7.57	10.96	14.71	18.66	22.81	27.43	32.57	38.44	45.17	52.87	62.31	68.49	74.80	84.78	92.04	158.14	92
78	8.53	12.35	16.54	20.93	25.52	30.57	36.18	42.55	49.83	58.12	68.49	74.81	81.45	92.04	99.65	170.77	93
79	9.60	13.88	18.56	23.41	28.45	33.97	40.05	46.94	54.78	63.63	74.81	81.45	88.43	99.65	107.61	183.95	94
80	10.80	15.58	20.76	26.10	31.60	37.60	44.19	51.61	60.02	69.55	81.46	88.44	95.74	107.61	115.92	197.68	95
81	12.12	17.42	23.14	29.00	34.98	41.48	48.58	56.54	65.55	75.73	88.44	95.75	103.39	115.92	124.57	211.96	96
82	13.55	19.42	25.71	32.10	38.59	45.60	53.22	61.76	71.38	82.23	95.75	103.40	111.37	124.57	133.57	226.79	97
83	15.11	21.58	28.46	35.41	42.43	49.97	58.13	67.25	77.50	89.03	103.40	111.38	119.68	133.57	142.92	242.17	98
84	16.79	23.89	31.40	38.93	46.49	54.57	63.30	73.01	83.91	96.14	111.38	119.69	128.32	142.92	152.61	258.10	99
85	18.58	26.35	34.52	42.66	50.77	59.42	68.72	79.05	90.61	103.56	119.69	128.34	137.30	152.61	258.10	258.10	258.10
86	26.35	34.52	42.66	50.77	59.42	68.72	79.05	90.61	103.56	119.69	128.34	137.30	152.61	258.10	258.10	258.10	258.10
87	34.52	42.66	50.77	59.42	68.72	79.05	90.61	103.56	119.69	128.34	137.30	152.61	258.10	258.10	258.10	258.10	258.10
88	42.66	50.77	59.42	68.72	79.05	90.61	103.56	119.69	128.34	137.30	152.61	258.10	258.10	258.10	258.10	258.10	258.10
89	50.77	59.42	68.72	79.05	90.61	103.56	119.69	128.34	137.30	152.61	258.10	258.10	258.10	258.10	258.10	258.10	258.10
90	59.42	68.72	79.05	90.61	103.56	119.69	128.34	137.30	152.61	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10
91	68.72	79.05	90.61	103.56	119.69	128.34	137.30	152.61	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10
92	79.05	90.61	103.56	119.69	128.34	137.30	152.61	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10
93	90.61	103.56	119.69	128.34	137.30	152.61	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10
94	103.56	119.69	128.34	137.30	152.61	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10
95	119.69	128.34	137.30	152.61	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10
96	128.34	137.30	152.61	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10
97	137.30	152.61	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10
98	152.61	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10
99	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10	258.10

1996 MORTALITY MODIFIERS
Preferred Best No Nicotine

Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
0	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
1	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
2	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
3	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
4	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
5	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
6	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
7	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
8	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
9	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
10	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
11	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
12	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
13	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
14	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
15	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
16	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
17	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
18	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
19	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
20	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
21	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
22	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
23	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
24	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
25	0.2208	0.2343	0.2479	0.2616	0.2753	0.2888	0.3025	0.3161	0.3297	0.3433	0.3570	0.3706	0.3843	0.3978	0.4114	0.4251
26	0.2191	0.2327	0.2462	0.2598	0.2733	0.2868	0.3003	0.3139	0.3273	0.3409	0.3544	0.3679	0.3814	0.3950	0.4085	0.4221
27	0.2176	0.2310	0.2444	0.2578	0.2713	0.2847	0.2981	0.3116	0.3250	0.3384	0.3519	0.3653	0.3787	0.3922	0.4056	0.4190
28	0.2160	0.2294	0.2426	0.2560	0.2693	0.2827	0.2961	0.3094	0.3227	0.3360	0.3494	0.3627	0.3760	0.3894	0.4026	0.4160
29	0.2145	0.2277	0.2409	0.2541	0.2674	0.2806	0.2939	0.3072	0.3204	0.3336	0.3468	0.3600	0.3733	0.3866	0.3998	0.4130
30	0.2129	0.2261	0.2392	0.2523	0.2655	0.2786	0.2917	0.3049	0.3180	0.3312	0.3444	0.3575	0.3706	0.3838	0.3969	0.4100
31	0.2114	0.2244	0.2374	0.2505	0.2636	0.2765	0.2897	0.3027	0.3157	0.3288	0.3418	0.3548	0.3679	0.3810	0.3939	0.4071
32	0.2098	0.2228	0.2357	0.2486	0.2617	0.2745	0.2875	0.3004	0.3134	0.3264	0.3393	0.3522	0.3652	0.3782	0.3911	0.4041
33	0.2082	0.2211	0.2340	0.2469	0.2598	0.2726	0.2854	0.2983	0.3111	0.3240	0.3369	0.3497	0.3625	0.3754	0.3882	0.4011
34	0.2067	0.2195	0.2322	0.2450	0.2578	0.2705	0.2833	0.2961	0.3088	0.3216	0.3344	0.3471	0.3599	0.3726	0.3853	0.3981
35	0.2052	0.2179	0.2305	0.2432	0.2559	0.2685	0.2812	0.2939	0.3065	0.3192	0.3319	0.3445	0.3572	0.3696	0.3825	0.3952
36	0.2035	0.2161	0.2288	0.2413	0.2538	0.2661	0.2786	0.2910	0.3035	0.3161	0.3286	0.3412	0.3537	0.3663	0.3788	0.3913
37	0.2018	0.2143	0.2268	0.2393	0.2518	0.2643	0.2768	0.2893	0.3018	0.3143	0.3268	0.3393	0.3518	0.3643	0.3768	0.3893
38	0.2001	0.2126	0.2251	0.2376	0.2501	0.2626	0.2751	0.2876	0.2999	0.3124	0.3249	0.3374	0.3499	0.3624	0.3749	0.3874
39	0.1984	0.2109	0.2234	0.2359	0.2484	0.2609	0.2734	0.2859	0.2984	0.3109	0.3234	0.3359	0.3484	0.3609	0.3734	0.3859
40	0.1967	0.2092	0.2217	0.2342	0.2467	0.2592	0.2717	0.2842	0.2967	0.3092	0.3217	0.3342	0.3467	0.3592	0.3717	0.3842
41	0.1950	0.2075	0.2200	0.2325	0.2450	0.2575	0.2700	0.2825	0.2950	0.3075	0.3200	0.3325	0.3450	0.3575	0.3700	0.3825
42	0.1933	0.2058	0.2183	0.2308	0.2433	0.2558	0.2683	0.2808	0.2933	0.3058	0.3183	0.3308	0.3433	0.3558	0.3683	0.3808
43	0.1916	0.2041	0.2166	0.2291	0.2416	0.2541	0.2666	0.2791	0.2916	0.3041	0.3166	0.3291	0.3416	0.3541	0.3666	0.3791
44	0.1899	0.2024	0.2149	0.2274	0.2399	0.2524	0.2649	0.2774	0.2899	0.3024	0.3149	0.3274	0.3399	0.3524	0.3649	0.3774

1996 MORTALITY MODIFIERS
Preferred Best No Nicotine

Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
45	0.2201	0.2305	0.2409	0.2513	0.2616	0.2721	0.2825	0.2929	0.3032	0.3136	0.3241	0.3345	0.3449	0.3552	0.3657	0.3761
46	0.2233	0.2335	0.2436	0.2537	0.2639	0.2741	0.2842	0.2944	0.3046	0.3148	0.3249	0.3351	0.3453	0.3555	0.3656	0.3758
47	0.2264	0.2363	0.2463	0.2562	0.2662	0.2761	0.2860	0.2960	0.3059	0.3158	0.3258	0.3357	0.3457	0.3556	0.3655	0.3755
48	0.2297	0.2393	0.2491	0.2589	0.2685	0.2782	0.2879	0.2975	0.3073	0.3170	0.3267	0.3364	0.3461	0.3558	0.3655	0.3752
49	0.2330	0.2425	0.2519	0.2614	0.2708	0.2803	0.2897	0.2992	0.3087	0.3182	0.3276	0.3371	0.3465	0.3560	0.3655	0.3749
50	0.2365	0.2457	0.2548	0.2641	0.2732	0.2825	0.2917	0.3009	0.3101	0.3193	0.3286	0.3378	0.3470	0.3561	0.3654	0.3746
51	0.2399	0.2488	0.2579	0.2668	0.2757	0.2847	0.2937	0.3026	0.3116	0.3205	0.3295	0.3385	0.3475	0.3564	0.3654	0.3743
52	0.2434	0.2521	0.2608	0.2695	0.2782	0.2869	0.2957	0.3043	0.3131	0.3218	0.3305	0.3392	0.3479	0.3566	0.3653	0.3740
53	0.2470	0.2555	0.2639	0.2724	0.2808	0.2893	0.2977	0.3062	0.3145	0.3231	0.3314	0.3400	0.3484	0.3568	0.3653	0.3737
54	0.2507	0.2589	0.2671	0.2753	0.2835	0.2916	0.2998	0.3080	0.3161	0.3243	0.3325	0.3406	0.3488	0.3570	0.3652	0.3734
55	0.2544	0.2623	0.2702	0.2782	0.2860	0.2939	0.3019	0.3097	0.3178	0.3256	0.3335	0.3415	0.3494	0.3573	0.3653	0.3731
56	0.2577	0.2654	0.2730	0.2807	0.2882	0.2959	0.3036	0.3112	0.3188	0.3264	0.3341	0.3417	0.3493	0.3569	0.3646	0.3722
57	0.2611	0.2684	0.2758	0.2831	0.2904	0.2978	0.3052	0.3125	0.3199	0.3272	0.3345	0.3419	0.3491	0.3565	0.3639	0.3713
58	0.2644	0.2715	0.2785	0.2856	0.2926	0.2997	0.3067	0.3138	0.3209	0.3280	0.3350	0.3421	0.3491	0.3562	0.3632	0.3703
59	0.2679	0.2746	0.2814	0.2882	0.2950	0.3017	0.3085	0.3152	0.3221	0.3288	0.3355	0.3423	0.3490	0.3558	0.3626	0.3694
60	0.2713	0.2778	0.2843	0.2907	0.2972	0.3037	0.3101	0.3166	0.3221	0.3286	0.3361	0.3426	0.3490	0.3554	0.3620	0.3684
61	0.2706	0.2771	0.2836	0.2890	0.2964	0.3029	0.3094	0.3158	0.3223	0.3287	0.3351	0.3416	0.3481	0.3545	0.3610	0.3674
62	0.2699	0.2763	0.2828	0.2893	0.2957	0.3022	0.3086	0.3150	0.3215	0.3279	0.3343	0.3408	0.3472	0.3536	0.3601	0.3665
63	0.2692	0.2756	0.2821	0.2885	0.2949	0.3014	0.3078	0.3142	0.3207	0.3271	0.3335	0.3399	0.3463	0.3527	0.3591	0.3655
64	0.2685	0.2749	0.2814	0.2878	0.2942	0.3006	0.3070	0.3134	0.3198	0.3262	0.3326	0.3390	0.3454	0.3518	0.3583	0.3647
65	0.2678	0.2742	0.2807	0.2870	0.2934	0.2999	0.3062	0.3125	0.3189	0.3254	0.3317	0.3382	0.3445	0.3508	0.3573	0.3637
66	0.2678	0.2742	0.2807	0.2870	0.2934	0.2999	0.3062	0.3125	0.3189	0.3254	0.3317	0.3382	0.3445	0.3508	0.3573	0.3637
67	0.2678	0.2742	0.2807	0.2870	0.2934	0.2999	0.3062	0.3125	0.3189	0.3254	0.3317	0.3382	0.3445	0.3508	0.3573	0.3637
68	0.2678	0.2742	0.2807	0.2870	0.2934	0.2999	0.3062	0.3125	0.3189	0.3254	0.3317	0.3382	0.3445	0.3508	0.3573	0.3637
69	0.2678	0.2742	0.2807	0.2870	0.2934	0.2999	0.3062	0.3125	0.3189	0.3254	0.3317	0.3382	0.3445	0.3508	0.3573	0.3637
70	0.2678	0.2742	0.2807	0.2870	0.2934	0.2999	0.3062	0.3125	0.3189	0.3254	0.3317	0.3382	0.3445	0.3508	0.3573	0.3637
71	0.2678	0.2742	0.2807	0.2870	0.2934	0.2999	0.3062	0.3125	0.3189	0.3254	0.3317	0.3382	0.3445	0.3508	0.3573	0.3637
72	0.2678	0.2742	0.2807	0.2870	0.2934	0.2999	0.3062	0.3125	0.3189	0.3254	0.3317	0.3382	0.3445	0.3508	0.3573	0.3637
73	0.2678	0.2742	0.2807	0.2870	0.2934	0.2999	0.3062	0.3125	0.3189	0.3254	0.3317	0.3382	0.3445	0.3508	0.3573	0.3637
74	0.2678	0.2742	0.2807	0.2870	0.2934	0.2999	0.3062	0.3125	0.3189	0.3254	0.3317	0.3382	0.3445	0.3508	0.3573	0.3637
75	0.2678	0.2742	0.2807	0.2870	0.2934	0.2999	0.3062	0.3125	0.3189	0.3254	0.3317	0.3382	0.3445	0.3508	0.3573	0.3637
76	0.2678	0.2742	0.2807	0.2870	0.2934	0.2999	0.3062	0.3125	0.3189	0.3254	0.3317	0.3382	0.3445	0.3508	0.3573	0.3637
77	0.2678	0.2742	0.2807	0.2870	0.2934	0.2999	0.3062	0.3125	0.3189	0.3254	0.3317	0.3382	0.3445	0.3508	0.3573	0.3637
78	0.2678	0.2742	0.2807	0.2870	0.2934	0.2999	0.3062	0.3125	0.3189	0.3254	0.3317	0.3382	0.3445	0.3508	0.3573	0.3637
79	0.2678	0.2742	0.2807	0.2870	0.2934	0.2999	0.3062	0.3125	0.3189	0.3254	0.3317	0.3382	0.3445	0.3508	0.3573	0.3637
80	0.2678	0.2742	0.2807	0.2870	0.2934	0.2999	0.3062	0.3125	0.3189	0.3254	0.3317	0.3382	0.3445	0.3508	0.3573	0.3637
81	0.2678	0.2742	0.2807	0.2870	0.2934	0.2999	0.3062	0.3125	0.3189	0.3254	0.3317	0.3382	0.3445	0.3508	0.3573	0.3637
82	0.2678	0.2742	0.2807	0.2870	0.2934	0.2999	0.3062	0.3125	0.3189	0.3254	0.3317	0.3382	0.3445	0.3508	0.3573	0.3637
83	0.2678	0.2742	0.2807	0.2870	0.2934	0.2999	0.3062	0.3125	0.3189	0.3254	0.3317	0.3382	0.3445	0.3508	0.3573	0.3637
84	0.2678	0.2742	0.2807	0.2870	0.2934	0.2999	0.3062	0.3125	0.3189	0.3254	0.3317	0.3382	0.3445	0.3508	0.3573	0.3637

1996 MORTALITY MODIFIERS
Preferred No Nicotine

Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
0	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
1	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
2	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
3	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
4	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
5	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
6	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
7	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
8	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
9	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
10	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
11	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
12	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
13	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
14	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
15	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
16	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
17	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
18	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
19	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
20	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
21	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
22	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
23	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
24	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
25	0.2762	0.2934	0.3103	0.3274	0.3444	0.3616	0.3786	0.3955	0.4125	0.4298	0.4468	0.4637	0.4808	0.4979	0.5149	0.5319
26	0.2744	0.2913	0.3084	0.3252	0.3423	0.3591	0.3761	0.3930	0.4100	0.4269	0.4439	0.4607	0.4778	0.4946	0.5117	0.5286
27	0.2726	0.2894	0.3063	0.3232	0.3399	0.3568	0.3737	0.3904	0.4073	0.4242	0.4413	0.4581	0.4750	0.4919	0.5088	0.5251
28	0.2709	0.2877	0.3043	0.3211	0.3378	0.3544	0.3712	0.3879	0.4046	0.4213	0.4381	0.4548	0.4716	0.4884	0.5050	0.5218
29	0.2690	0.2859	0.3024	0.3189	0.3356	0.3521	0.3688	0.3854	0.4019	0.4185	0.4353	0.4518	0.4685	0.4851	0.5017	0.5182
30	0.2674	0.2839	0.3002	0.3169	0.3333	0.3497	0.3663	0.3828	0.3992	0.4159	0.4324	0.4488	0.4654	0.4819	0.4982	0.5149
31	0.2656	0.2820	0.2982	0.3148	0.3311	0.3475	0.3639	0.3803	0.3966	0.4131	0.4296	0.4458	0.4624	0.4787	0.4950	0.5114
32	0.2637	0.2801	0.2964	0.3127	0.3289	0.3451	0.3615	0.3778	0.3939	0.4103	0.4266	0.4429	0.4591	0.4755	0.4918	0.5079
33	0.2620	0.2783	0.2942	0.3105	0.3267	0.3428	0.3590	0.3752	0.3913	0.4076	0.4238	0.4399	0.4560	0.4723	0.4884	0.5046
34	0.2602	0.2763	0.2923	0.3083	0.3244	0.3406	0.3567	0.3728	0.3887	0.4048	0.4209	0.4368	0.4525	0.4691	0.4851	0.5011
35	0.2585	0.2744	0.2904	0.3063	0.3222	0.3383	0.3542	0.3701	0.3861	0.4020	0.4179	0.4340	0.4495	0.4658	0.4819	0.4978
36	0.2605	0.2764	0.2922	0.3081	0.3240	0.3398	0.3557	0.3716	0.3874	0.4033	0.4192	0.4350	0.4505	0.4668	0.4827	0.4985
37	0.2633	0.2789	0.2947	0.3105	0.3260	0.3418	0.3575	0.3733	0.3891	0.4048	0.4205	0.4363	0.4519	0.4677	0.4835	0.4991
38	0.2663	0.2820	0.2975	0.3130	0.3285	0.3441	0.3597	0.3753	0.3908	0.4063	0.4219	0.4375	0.4530	0.4685	0.4841	0.4997
39	0.2696	0.2850	0.3004	0.3158	0.3311	0.3465	0.3618	0.3772	0.3925	0.4079	0.4233	0.4386	0.4540	0.4694	0.4847	0.5001
40	0.2731	0.2883	0.3035	0.3186	0.3337	0.3488	0.3641	0.3792	0.3943	0.4094	0.4246	0.4397	0.4549	0.4700	0.4852	0.5003
41	0.2769	0.2918	0.3067	0.3216	0.3365	0.3514	0.3663	0.3813	0.3961	0.4110	0.4260	0.4410	0.4557	0.4706	0.4856	0.5004
42	0.2806	0.2954	0.3100	0.3247	0.3393	0.3539	0.3686	0.3833	0.3979	0.4125	0.4273	0.4419	0.4565	0.4711	0.4859	0.5005
43	0.2846	0.2991	0.3133	0.3278	0.3422	0.3566	0.3709	0.3853	0.3997	0.4141	0.4284	0.4429	0.4573	0.4717	0.4860	0.5005
44	0.2885	0.3027	0.3168	0.3309	0.3451	0.3592	0.3732	0.3873	0.4015	0.4157	0.4297	0.4438	0.4580	0.4721	0.4862	0.5004

1996 MORTALITY MODIFIERS
Preferred No Nicotine

Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
45	0.2927	0.3065	0.3203	0.3341	0.3480	0.3619	0.3756	0.3896	0.4033	0.4171	0.4310	0.4448	0.4587	0.4724	0.4863	0.5001
46	0.2968	0.3103	0.3238	0.3373	0.3508	0.3644	0.3779	0.3914	0.4050	0.4186	0.4320	0.4454	0.4590	0.4725	0.4860	0.4996
47	0.3009	0.3142	0.3273	0.3406	0.3537	0.3670	0.3802	0.3934	0.4066	0.4199	0.4330	0.4463	0.4594	0.4727	0.4859	0.4991
48	0.3052	0.3180	0.3309	0.3438	0.3568	0.3696	0.3826	0.3954	0.4083	0.4212	0.4342	0.4470	0.4599	0.4727	0.4857	0.4986
49	0.3095	0.3222	0.3347	0.3473	0.3598	0.3724	0.3850	0.3976	0.4102	0.4226	0.4352	0.4478	0.4603	0.4725	0.4855	0.4981
50	0.3140	0.3263	0.3385	0.3508	0.3630	0.3752	0.3875	0.3996	0.4119	0.4242	0.4364	0.4487	0.4608	0.4730	0.4853	0.4976
51	0.3186	0.3304	0.3424	0.3542	0.3662	0.3781	0.3900	0.4018	0.4139	0.4257	0.4376	0.4495	0.4614	0.4732	0.4853	0.4971
52	0.3231	0.3346	0.3462	0.3578	0.3694	0.3810	0.3925	0.4040	0.4156	0.4272	0.4388	0.4504	0.4618	0.4734	0.4850	0.4966
53	0.3278	0.3392	0.3502	0.3616	0.3727	0.3839	0.3952	0.4063	0.4175	0.4288	0.4400	0.4513	0.4623	0.4736	0.4848	0.4961
54	0.3326	0.3435	0.3544	0.3652	0.3761	0.3871	0.3979	0.4088	0.4196	0.4304	0.4413	0.4521	0.4630	0.4738	0.4847	0.4956
55	0.3374	0.3480	0.3585	0.3690	0.3795	0.3900	0.4005	0.4110	0.4215	0.4320	0.4425	0.4530	0.4636	0.4740	0.4846	0.4951
56	0.3440	0.3542	0.3643	0.3745	0.3847	0.3949	0.4051	0.4152	0.4255	0.4356	0.4458	0.4561	0.4662	0.4763	0.4865	0.4966
57	0.3505	0.3603	0.3703	0.3801	0.3899	0.3997	0.4096	0.4195	0.4294	0.4392	0.4491	0.4590	0.4687	0.4787	0.4884	0.4984
58	0.3572	0.3667	0.3762	0.3857	0.3953	0.4048	0.4143	0.4238	0.4335	0.4430	0.4525	0.4620	0.4716	0.4810	0.4906	0.5001
59	0.3642	0.3733	0.3825	0.3917	0.4009	0.4100	0.4192	0.4283	0.4376	0.4467	0.4560	0.4652	0.4743	0.4836	0.4928	0.5020
60	0.3711	0.3799	0.3888	0.3976	0.4064	0.4153	0.4242	0.4339	0.4418	0.4508	0.4595	0.4685	0.4773	0.4861	0.4950	0.5038
61	0.3725	0.3813	0.3903	0.3991	0.4080	0.4170	0.4257	0.4346	0.4436	0.4524	0.4613	0.4703	0.4790	0.4879	0.4969	0.5057
62	0.3740	0.3829	0.3919	0.4007	0.4096	0.4186	0.4275	0.4364	0.4454	0.4543	0.4632	0.4721	0.4810	0.4899	0.4989	0.5079
63	0.3755	0.3845	0.3935	0.4024	0.4113	0.4204	0.4293	0.4382	0.4472	0.4561	0.4651	0.4740	0.4829	0.4918	0.5009	0.5099
64	0.3771	0.3861	0.3951	0.4041	0.4130	0.4222	0.4311	0.4401	0.4490	0.4580	0.4669	0.4761	0.4850	0.4940	0.5031	0.5120
65	0.3787	0.3877	0.3968	0.4059	0.4149	0.4240	0.4339	0.4419	0.4510	0.4600	0.4691	0.4782	0.4871	0.4961	0.5052	0.5142
66	0.3787	0.3877	0.3968	0.4059	0.4149	0.4240	0.4339	0.4419	0.4510	0.4600	0.4691	0.4782	0.4871	0.4961	0.5052	0.5142
67	0.3787	0.3877	0.3968	0.4059	0.4149	0.4240	0.4339	0.4419	0.4510	0.4600	0.4691	0.4782	0.4871	0.4961	0.5052	0.5142
68	0.3787	0.3877	0.3968	0.4059	0.4149	0.4240	0.4339	0.4419	0.4510	0.4600	0.4691	0.4782	0.4871	0.4961	0.5052	0.5142
69	0.3787	0.3877	0.3968	0.4059	0.4149	0.4240	0.4339	0.4419	0.4510	0.4600	0.4691	0.4782	0.4871	0.4961	0.5052	0.5142
70	0.3787	0.3877	0.3968	0.4059	0.4149	0.4240	0.4339	0.4419	0.4510	0.4600	0.4691	0.4782	0.4871	0.4961	0.5052	0.5142
71	0.3787	0.3877	0.3968	0.4059	0.4149	0.4240	0.4339	0.4419	0.4510	0.4600	0.4691	0.4782	0.4871	0.4961	0.5052	0.5142
72	0.3787	0.3877	0.3968	0.4059	0.4149	0.4240	0.4339	0.4419	0.4510	0.4600	0.4691	0.4782	0.4871	0.4961	0.5052	0.5142
73	0.3787	0.3877	0.3968	0.4059	0.4149	0.4240	0.4339	0.4419	0.4510	0.4600	0.4691	0.4782	0.4871	0.4961	0.5052	0.5142
74	0.3787	0.3877	0.3968	0.4059	0.4149	0.4240	0.4339	0.4419	0.4510	0.4600	0.4691	0.4782	0.4871	0.4961	0.5052	0.5142
75	0.3787	0.3877	0.3968	0.4059	0.4149	0.4240	0.4339	0.4419	0.4510	0.4600	0.4691	0.4782	0.4871	0.4961	0.5052	0.5142
76	0.3787	0.3877	0.3968	0.4059	0.4149	0.4240	0.4339	0.4419	0.4510	0.4600	0.4691	0.4782	0.4871	0.4961	0.5052	0.5142
77	0.3787	0.3877	0.3968	0.4059	0.4149	0.4240	0.4339	0.4419	0.4510	0.4600	0.4691	0.4782	0.4871	0.4961	0.5052	0.5142
78	0.3787	0.3877	0.3968	0.4059	0.4149	0.4240	0.4339	0.4419	0.4510	0.4600	0.4691	0.4782	0.4871	0.4961	0.5052	0.5142
79	0.3787	0.3877	0.3968	0.4059	0.4149	0.4240	0.4339	0.4419	0.4510	0.4600	0.4691	0.4782	0.4871	0.4961	0.5052	0.5142
80	0.3787	0.3877	0.3968	0.4059	0.4149	0.4240	0.4339	0.4419	0.4510	0.4600	0.4691	0.4782	0.4871	0.4961	0.5052	0.5142
81	0.3787	0.3877	0.3968	0.4059	0.4149	0.4240	0.4339	0.4419	0.4510	0.4600	0.4691	0.4782	0.4871	0.4961	0.5052	0.5142
82	0.3787	0.3877	0.3968	0.4059	0.4149	0.4240	0.4339	0.4419	0.4510	0.4600	0.4691	0.4782	0.4871	0.4961	0.5052	0.5142
83	0.3787	0.3877	0.3968	0.4059	0.4149	0.4240	0.4339	0.4419	0.4510	0.4600	0.4691	0.4782	0.4871	0.4961	0.5052	0.5142
84	0.3787	0.3877	0.3968	0.4059	0.4149	0.4240	0.4339	0.4419	0.4510	0.4600	0.4691	0.4782	0.4871	0.4961	0.5052	0.5142

Standard No Nicotine

[illegible]

Standard No Nicotine

Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
45	0.4766	0.5017	0.5268	0.5519	0.5770	0.6020	0.6271	0.6522	0.6522	0.6522	0.6522	0.6522	0.6522	0.6522	0.6522	0.6522
46	0.4799	0.5049	0.5299	0.5549	0.5799	0.6049	0.6299	0.6549	0.6549	0.6549	0.6549	0.6549	0.6549	0.6549	0.6549	0.6549
47	0.4832	0.5081	0.5330	0.5580	0.5829	0.6078	0.6327	0.6576	0.6576	0.6576	0.6576	0.6576	0.6576	0.6576	0.6576	0.6576
48	0.4865	0.5114	0.5362	0.5610	0.5858	0.6106	0.6355	0.6603	0.6603	0.6603	0.6603	0.6603	0.6603	0.6603	0.6603	0.6603
49	0.4898	0.5146	0.5393	0.5640	0.5888	0.6135	0.6383	0.6630	0.6630	0.6630	0.6630	0.6630	0.6630	0.6630	0.6630	0.6630
50	0.4931	0.5178	0.5424	0.5671	0.5918	0.6164	0.6411	0.6657	0.6657	0.6657	0.6657	0.6657	0.6657	0.6657	0.6657	0.6657
51	0.4915	0.5161	0.5407	0.5652	0.5898	0.6144	0.6390	0.6635	0.6635	0.6635	0.6635	0.6635	0.6635	0.6635	0.6635	0.6635
52	0.4899	0.5144	0.5389	0.5634	0.5879	0.6124	0.6369	0.6614	0.6614	0.6614	0.6614	0.6614	0.6614	0.6614	0.6614	0.6614
53	0.4883	0.5128	0.5372	0.5616	0.5860	0.6104	0.6349	0.6593	0.6593	0.6593	0.6593	0.6593	0.6593	0.6593	0.6593	0.6593
54	0.4868	0.5112	0.5355	0.5598	0.5842	0.6085	0.6329	0.6572	0.6572	0.6572	0.6572	0.6572	0.6572	0.6572	0.6572	0.6572
55	0.4853	0.5096	0.5338	0.5581	0.5824	0.6066	0.6309	0.6552	0.6552	0.6552	0.6552	0.6552	0.6552	0.6552	0.6552	0.6552
56	0.4850	0.5093	0.5335	0.5578	0.5821	0.6063	0.6306	0.6548	0.6548	0.6548	0.6548	0.6548	0.6548	0.6548	0.6548	0.6548
57	0.4848	0.5090	0.5333	0.5575	0.5817	0.6060	0.6302	0.6545	0.6545	0.6545	0.6545	0.6545	0.6545	0.6545	0.6545	0.6545
58	0.4845	0.5088	0.5330	0.5572	0.5814	0.6057	0.6299	0.6541	0.6541	0.6541	0.6541	0.6541	0.6541	0.6541	0.6541	0.6541
59	0.4843	0.5085	0.5327	0.5569	0.5811	0.6053	0.6295	0.6538	0.6538	0.6538	0.6538	0.6538	0.6538	0.6538	0.6538	0.6538
60	0.4840	0.5082	0.5324	0.5566	0.5808	0.6050	0.6292	0.6534	0.6534	0.6534	0.6534	0.6534	0.6534	0.6534	0.6534	0.6534
61	0.4838	0.5031	0.5273	0.5515	0.5757	0.5999	0.6240	0.6482	0.6482	0.6482	0.6482	0.6482	0.6482	0.6482	0.6482	0.6482
62	0.4835	0.4980	0.5222	0.5463	0.5705	0.5947	0.6189	0.6430	0.6430	0.6430	0.6430	0.6430	0.6430	0.6430	0.6430	0.6430
63	0.4832	0.4929	0.5171	0.5412	0.5654	0.5895	0.6137	0.6379	0.6379	0.6379	0.6379	0.6379	0.6379	0.6379	0.6379	0.6379
64	0.4830	0.4878	0.5120	0.5361	0.5603	0.5844	0.6086	0.6327	0.6327	0.6327	0.6327	0.6327	0.6327	0.6327	0.6327	0.6327
65	0.4827	0.4827	0.5069	0.5310	0.5551	0.5793	0.6034	0.6275	0.6275	0.6275	0.6275	0.6275	0.6275	0.6275	0.6275	0.6275
66	0.4827	0.4827	0.5020	0.5262	0.5503	0.5744	0.5986	0.6227	0.6227	0.6227	0.6227	0.6227	0.6227	0.6227	0.6227	0.6227
67	0.4827	0.4827	0.4972	0.5213	0.5455	0.5696	0.5937	0.6179	0.6179	0.6179	0.6179	0.6179	0.6179	0.6179	0.6179	0.6179
68	0.4827	0.4827	0.4924	0.5165	0.5407	0.5648	0.5889	0.6131	0.6131	0.6131	0.6131	0.6131	0.6131	0.6131	0.6131	0.6131
69	0.4827	0.4827	0.4876	0.5117	0.5358	0.5600	0.5841	0.6082	0.6082	0.6082	0.6082	0.6082	0.6082	0.6082	0.6082	0.6082
70	0.4827	0.4827	0.4827	0.5069	0.5310	0.5551	0.5793	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034
71	0.4827	0.4827	0.4827	0.5069	0.5310	0.5551	0.5793	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034
72	0.4827	0.4827	0.4827	0.5069	0.5310	0.5551	0.5793	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034
73	0.4827	0.4827	0.4827	0.5069	0.5310	0.5551	0.5793	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034
74	0.4827	0.4827	0.4827	0.5069	0.5310	0.5551	0.5793	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034
75	0.4827	0.4827	0.4827	0.5069	0.5310	0.5551	0.5793	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034
76	0.4827	0.4827	0.4827	0.5069	0.5310	0.5551	0.5793	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034
77	0.4827	0.4827	0.4827	0.5069	0.5310	0.5551	0.5793	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034
78	0.4827	0.4827	0.4827	0.5069	0.5310	0.5551	0.5793	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034
79	0.4827	0.4827	0.4827	0.5069	0.5310	0.5551	0.5793	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034
80	0.4827	0.4827	0.4827	0.5069	0.5310	0.5551	0.5793	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034
81	0.4827	0.4827	0.4827	0.5069	0.5310	0.5551	0.5793	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034
82	0.4827	0.4827	0.4827	0.5069	0.5310	0.5551	0.5793	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034
83	0.4827	0.4827	0.4827	0.5069	0.5310	0.5551	0.5793	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034
84	0.4827	0.4827	0.4827	0.5069	0.5310	0.5551	0.5793	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034	0.6034

Preferred Nicotine Use

[illegible]

1996 MORTALITY MODIFIERS
Standard Nicotine Use[illegible]

Standard Nicotine Use

Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
45	1.1612	1.2224	1.2835	1.3446	1.4057	1.4668	1.5279	1.5891	1.5891	1.5891	1.5891	1.5891	1.5891	1.5891	1.5891	1.5891
46	1.1697	1.2306	1.2916	1.3525	1.4134	1.4743	1.5353	1.5962	1.5962	1.5962	1.5962	1.5962	1.5962	1.5962	1.5962	1.5962
47	1.1782	1.2389	1.2997	1.3604	1.4211	1.4819	1.5426	1.6033	1.6033	1.6033	1.6033	1.6033	1.6033	1.6033	1.6033	1.6033
48	1.1867	1.2472	1.3078	1.3683	1.4288	1.4894	1.5499	1.6105	1.6105	1.6105	1.6105	1.6105	1.6105	1.6105	1.6105	1.6105
49	1.1951	1.2555	1.3159	1.3762	1.4366	1.4969	1.5573	1.6177	1.6177	1.6177	1.6177	1.6177	1.6177	1.6177	1.6177	1.6177
50	1.2036	1.2638	1.3240	1.3841	1.4443	1.5045	1.5647	1.6249	1.6249	1.6249	1.6249	1.6249	1.6249	1.6249	1.6249	1.6249
51	1.2000	1.2601	1.3201	1.3801	1.4401	1.5001	1.5601	1.6201	1.6201	1.6201	1.6201	1.6201	1.6201	1.6201	1.6201	1.6201
52	1.1966	1.2564	1.3162	1.3761	1.4359	1.4957	1.5555	1.6154	1.6154	1.6154	1.6154	1.6154	1.6154	1.6154	1.6154	1.6154
53	1.1931	1.2528	1.3125	1.3721	1.4318	1.4914	1.5511	1.6107	1.6107	1.6107	1.6107	1.6107	1.6107	1.6107	1.6107	1.6107
54	1.1898	1.2493	1.3088	1.3683	1.4277	1.4872	1.5467	1.6062	1.6062	1.6062	1.6062	1.6062	1.6062	1.6062	1.6062	1.6062
55	1.1865	1.2458	1.3051	1.3645	1.4238	1.4831	1.5424	1.6018	1.6018	1.6018	1.6018	1.6018	1.6018	1.6018	1.6018	1.6018
56	1.1860	1.2453	1.3046	1.3639	1.4232	1.4825	1.5418	1.6011	1.6011	1.6011	1.6011	1.6011	1.6011	1.6011	1.6011	1.6011
57	1.1855	1.2448	1.3041	1.3633	1.4226	1.4819	1.5412	1.6004	1.6004	1.6004	1.6004	1.6004	1.6004	1.6004	1.6004	1.6004
58	1.1850	1.2443	1.3035	1.3628	1.4220	1.4813	1.5405	1.5998	1.5998	1.5998	1.5998	1.5998	1.5998	1.5998	1.5998	1.5998
59	1.1845	1.2437	1.3030	1.3622	1.4214	1.4806	1.5399	1.5991	1.5991	1.5991	1.5991	1.5991	1.5991	1.5991	1.5991	1.5991
60	1.1840	1.2432	1.3024	1.3616	1.4208	1.4800	1.5392	1.5984	1.5984	1.5984	1.5984	1.5984	1.5984	1.5984	1.5984	1.5984
61	1.1835	1.2309	1.2901	1.3492	1.4084	1.4676	1.5268	1.5859	1.5859	1.5859	1.5859	1.5859	1.5859	1.5859	1.5859	1.5859
62	1.1830	1.2185	1.2777	1.3368	1.3960	1.4551	1.5143	1.5734	1.5734	1.5734	1.5734	1.5734	1.5734	1.5734	1.5734	1.5734
63	1.1825	1.2062	1.2653	1.3245	1.3836	1.4427	1.5018	1.5610	1.5610	1.5610	1.5610	1.5610	1.5610	1.5610	1.5610	1.5610
64	1.1821	1.1939	1.2530	1.3121	1.3712	1.4303	1.4894	1.5485	1.5485	1.5485	1.5485	1.5485	1.5485	1.5485	1.5485	1.5485
65	1.1816	1.1816	1.2406	1.2997	1.3588	1.4179	1.4770	1.5360	1.5360	1.5360	1.5360	1.5360	1.5360	1.5360	1.5360	1.5360
66	1.1816	1.1816	1.2288	1.2879	1.3470	1.4061	1.4651	1.5242	1.5242	1.5242	1.5242	1.5242	1.5242	1.5242	1.5242	1.5242
67	1.1816	1.1816	1.2170	1.2761	1.3352	1.3942	1.4533	1.5124	1.5124	1.5124	1.5124	1.5124	1.5124	1.5124	1.5124	1.5124
68	1.1816	1.1816	1.2052	1.2643	1.3234	1.3824	1.4415	1.5006	1.5006	1.5006	1.5006	1.5006	1.5006	1.5006	1.5006	1.5006
69	1.1816	1.1816	1.1934	1.2525	1.3115	1.3706	1.4297	1.4888	1.4888	1.4888	1.4888	1.4888	1.4888	1.4888	1.4888	1.4888
70	1.1816	1.1816	1.1816	1.2406	1.2997	1.3588	1.4179	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770
71	1.1816	1.1816	1.1816	1.2406	1.2997	1.3588	1.4179	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770
72	1.1816	1.1816	1.1816	1.2406	1.2997	1.3588	1.4179	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770
73	1.1816	1.1816	1.1816	1.2406	1.2997	1.3588	1.4179	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770
74	1.1816	1.1816	1.1816	1.2406	1.2997	1.3588	1.4179	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770
75	1.1816	1.1816	1.1816	1.2406	1.2997	1.3588	1.4179	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770
76	1.1816	1.1816	1.1816	1.2406	1.2997	1.3588	1.4179	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770
77	1.1816	1.1816	1.1816	1.2406	1.2997	1.3588	1.4179	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770
78	1.1816	1.1816	1.1816	1.2406	1.2997	1.3588	1.4179	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770
79	1.1816	1.1816	1.1816	1.2406	1.2997	1.3588	1.4179	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770
80	1.1816	1.1816	1.1816	1.2406	1.2997	1.3588	1.4179	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770
81	1.1816	1.1816	1.1816	1.2406	1.2997	1.3588	1.4179	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770
82	1.1816	1.1816	1.1816	1.2406	1.2997	1.3588	1.4179	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770
83	1.1816	1.1816	1.1816	1.2406	1.2997	1.3588	1.4179	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770
84	1.1816	1.1816	1.1816	1.2406	1.2997	1.3588	1.4179	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770	1.4770

Annual Guaranteed COI Rates Basis - 2001 CSO

Att Age	Male	Female	Male	Female
	Non Nicotine Use		Nicotine Use	
18	0.00092	0.00042	0.00111	0.00050
19	0.00094	0.00045	0.00121	0.00054
20	0.00095	0.00045	0.00127	0.00058
21	0.00095	0.00046	0.00133	0.00061
22	0.00095	0.00048	0.00140	0.00065
23	0.00096	0.00048	0.00146	0.00067
24	0.00097	0.00050	0.00154	0.00072
25	0.00098	0.00050	0.00163	0.00077
26	0.00102	0.00053	0.00171	0.00081
27	0.00107	0.00057	0.00181	0.00087
28	0.00105	0.00058	0.00182	0.00092
29	0.00103	0.00062	0.00181	0.00099
30	0.00102	0.00064	0.00180	0.00103
31	0.00101	0.00068	0.00180	0.00112
32	0.00101	0.00072	0.00182	0.00119
33	0.00104	0.00076	0.00187	0.00128
34	0.00106	0.00082	0.00194	0.00139
35	0.00109	0.00089	0.00200	0.00153
36	0.00115	0.00095	0.00211	0.00165
37	0.00120	0.00103	0.00223	0.00179
38	0.00129	0.00107	0.00240	0.00188
39	0.00137	0.00113	0.00257	0.00200
40	0.00146	0.00120	0.00277	0.00212
41	0.00158	0.00127	0.00303	0.00226
42	0.00173	0.00135	0.00333	0.00243
43	0.00190	0.00145	0.00369	0.00263
44	0.00210	0.00157	0.00412	0.00286
45	0.00233	0.00171	0.00457	0.00313
46	0.00255	0.00187	0.00499	0.00343
47	0.00279	0.00207	0.00546	0.00381
48	0.00293	0.00229	0.00572	0.00428
49	0.00309	0.00253	0.00602	0.00481
50	0.00332	0.00281	0.00645	0.00539
51	0.00359	0.00312	0.00696	0.00602
52	0.00396	0.00347	0.00766	0.00671
53	0.00436	0.00385	0.00845	0.00744
54	0.00487	0.00425	0.00944	0.00824
55	0.00550	0.00468	0.01056	0.00908
56	0.00614	0.00518	0.01170	0.00998
57	0.00683	0.00570	0.01291	0.01094
58	0.00742	0.00626	0.01386	0.01187
59	0.00810	0.00682	0.01496	0.01290
60	0.00892	0.00740	0.01629	0.01397
61	0.00992	0.00803	0.01794	0.01508
62	0.01114	0.00872	0.01993	0.01633
63	0.01251	0.00943	0.02214	0.01758
64	0.01395	0.01020	0.02440	0.01890
65	0.01547	0.01105	0.02663	0.02034
66	0.01701	0.01199	0.02878	0.02187
67	0.01857	0.01302	0.03087	0.02359
68	0.02025	0.01417	0.03307	0.02548

Annual Guaranteed COI Rates Basis - 2001 CSO

Att Age	Male	Female	Male	Female
	Non Nicotine Use	Nicotine Use	Non Nicotine Use	Nicotine Use
69	0.02199	0.01543	0.03525	0.02753
70	0.02410	0.01682	0.03789	0.02982
71	0.02646	0.01842	0.04078	0.03243
72	0.02956	0.02021	0.04471	0.03531
73	0.03283	0.02215	0.04866	0.03841
74	0.03627	0.02428	0.05265	0.04181
75	0.04003	0.02664	0.05729	0.04523
76	0.04413	0.02923	0.06223	0.04896
77	0.04889	0.03208	0.06794	0.05297
78	0.05445	0.03523	0.07454	0.05729
79	0.06087	0.03863	0.08205	0.06196
80	0.06787	0.04243	0.09007	0.06699
81	0.07584	0.04759	0.09905	0.07407
82	0.08414	0.05341	0.10811	0.08176
83	0.09309	0.05921	0.11761	0.08925
84	0.10300	0.06562	0.12794	0.09730
85	0.11407	0.07284	0.14009	0.10541
86	0.12634	0.07939	0.15339	0.11217
87	0.13974	0.08925	0.16769	0.12289
88	0.15410	0.09955	0.18272	0.13359
89	0.16925	0.11053	0.19827	0.14435
90	0.18506	0.12065	0.21413	0.15305
91	0.19993	0.12577	0.22843	0.15494
92	0.21543	0.13584	0.24302	0.16266
93	0.23178	0.15078	0.25810	0.17510
94	0.24905	0.16964	0.27374	0.19097
95	0.26719	0.19292	0.29105	0.21497
96	0.28379	0.21503	0.30633	0.23691
97	0.30149	0.23779	0.32244	0.25895
98	0.32038	0.24169	0.33945	0.26001
99	0.34054	0.25474	0.35742	0.27077
100	0.36210	0.27546	0.37640	0.28927
101	0.37921	0.29755	0.39077	0.30903
102	0.39744	0.32219	0.40592	0.33078
103	0.41684	0.34904	0.42183	0.35411
104	0.43748	0.37860	0.43857	0.37941
105	0.45913	0.41056	0.46015	0.41132
106	0.48215	0.44332	0.48310	0.44402
107	0.50662	0.47688	0.50751	0.47753
108	0.53263	0.51064	0.53344	0.51124
109	0.56026	0.54580	0.56101	0.54635
110	0.58959	0.58176	0.59027	0.58226
111	0.62074	0.61632	0.62135	0.61678
112	0.65380	0.64984	0.65435	0.65025
113	0.68891	0.68036	0.68938	0.68072
114	0.72615	0.72338	0.72656	0.72369
115	0.76567	0.76340	0.76601	0.76366
116	0.80759	0.80492	0.80786	0.80512
117	0.85205	0.85044	0.85226	0.85059
118	0.89922	0.89244	0.89935	0.89254
119	0.94922	0.93511	0.94929	0.93516
120	1.00000	1.00000	1.00000	1.00000

SERFF Tracking Number: GEFA-125592292 State: Arkansas
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 39038
Company Tracking Number:
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.002 Joint (Last Survivor)
Adjustable Life
Product Name: New SUL 2001 CSO
Project Name/Number: SUL 05/08/

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 04/02/2008
Comments:
Attachment:
GLAIC Arkansas Cert for Reg 19 signed.pdf

Review Status:

Satisfied -Name: Application 04/02/2008
Comments:
The apps to be used with this policy form are Form No. 599L2 and GEFA-504. 599L2 was approved by your department on 4/6/2005. GEFA-504 was approved on 5/30/2000.

Review Status:

Bypassed -Name: Health - Actuarial Justification 04/02/2008
Bypass Reason: Not required for this filing.
Comments:

Review Status:

Bypassed -Name: Outline of Coverage 04/02/2008
Bypass Reason: Not required for this filing.
Comments:

Review Status:

Satisfied -Name: Actuarial Memorandum 05/09/2008
Comments:
Attachment:
SUL Act Memo 4-1-08.pdf

Review Status:

Satisfied -Name: Statement of Variability 05/09/2008
Comments:

Attachment:
Statement of Variability.pdf

SERFF Tracking Number: GEFA-125592292 State: Arkansas
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 39038
Company Tracking Number:
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.002 Joint (Last Survivor)
Adjustable Life
Product Name: New SUL 2001 CSO
Project Name/Number: SUL 05/08/

Review Status:

Satisfied -Name: Annual Report 05/09/2008

Comments:

Attachment:

Annual Report Sample 4-1-08.pdf

Review Status:

Satisfied -Name: Illustration & Certifications 05/15/2008

Comments:

Attachments:

SUL illustration 4-29-08.pdf

Actuarial Cert Signed.pdf

GLAULFX0108 Illustration Certification Identification Form.pdf

ORO Signed.pdf

Review Status:

Satisfied -Name: Bulletin 11-83 certification 05/16/2008

Comments:

Attachment:

Bulletin 11-83 signed.pdf

Review Status:

Satisfied -Name: Readability Certification 05/16/2008

Comments:

Attachment:

GLAIC-readability-cert AR signed.pdf



MEMORANDUM

Genworth Life and Annuity Ins Co
Product Development Department
PO Box 1280
700 Main St
Lynchburg, VA 24505
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Date: May 16, 2008

To: Commissioner of Insurance,
State of Arkansas

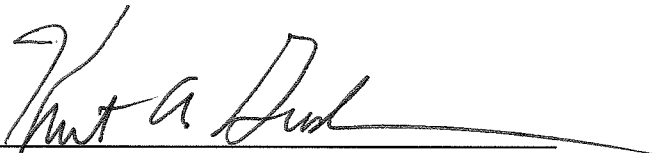
From: Kurt A. Guske

Re: Form No. GLAULLTD0408
AR et al

Last Survivor Flexible
Premium Adjustable Life
Insurance Policy et al


I hereby certify that to the best of my knowledge, information, and belief the rates submitted are in compliance with the provisions of Rule and Regulation 19, Section 8, and that said rates conform to all Arkansas insurance statutes and departmental requirements.

May 16, 2008
Date


Kurt A. Guske, FSA, MAAA
Vice President

Genworth Life and Annuity Insurance Company

**Actuarial Memorandum
Form GLAULLTD0408 et al.
Policy Protection Rider
Form Number GLAULRPPR0308 et al.**


**Linda R Snipes, ASA, MAAA
Associate Actuary**

Actuarial Memorandum
Form Number GLAULLTD0408
Policy Protection Rider
Form Number GLAULRPPR0308

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Genworth Life and Annuity Insurance Company
Last-to-die Flexible Premium Adjustable Life Insurance
Form Number GLAULLTD0408 et al.
Policy Protection Rider
Form Number GLAULRPPR0308 et al.

I. Description of the policy

This policy pays a death benefit at the second death of the two insureds. Premiums and benefits are flexible. The Policy Protection Rider must be included with the base policy. This rider provides that the policy will not lapse if the minimum monthly required rider amount test has been met.

A. Death Benefits

The death benefit is the Specified Amount or, if greater, the Policy Value times the death benefit factor. The death benefit factor is the reciprocal of the death benefit net single premium per dollar of benefit calculated using 4% interest and guaranteed cost of insurance. This maintains compliance with the Definition of Life Insurance as found in section 7702 of the federal tax code.

B. Policy Value

The Policy Value is an accumulation at interest of premiums net of loads less expense charges, the cost of riders, and the cost of insurance, which is based on the net amount at risk under the policy. Second deaths are assumed to occur at the end of the policy month for calculating the cost of insurance.

The current (non-guaranteed) rates and elements for this plan are determined by the Company based on its expectation for future mortality, interest, expenses, and persistency. A change in a current (non-guaranteed) rate or element will be due to a change in the Company's expectation in one or more of these factors.

C. Cash Surrender Value

The Cash Surrender Value is equal to the Policy Value less a surrender charge. The surrender charge is level during each year and reduces to zero in year twenty and beyond. The initial surrender charge is equal to or less than the initial maximum expense allowance, and is amortizing to zero over 20 years and comparing to the unused, unamortized expense allowance for each year. This ensures that the surrender

charges are in compliance with nonforfeiture requirements. Since current cost of insurance rates are less than or equal to the 2001 CSO Table, and credited interest is greater than or equal to the guaranteed rate, the cash surrender value is at least equal to the minimum nonforfeiture value.

D. Paid-Up Nonforfeiture Benefits

This policy allows paid-up insurance (PUI) as a nonforfeiture benefit.

E. Reserves

Reserves are calculated in accordance with the 1983 NAIC Universal Life Model Regulation, the 1999 Valuation of Life Insurance Model Regulation (XXX), and Regulation 38 as currently defined. The mortality table is the 2001 CSO Mortality Table, Age Nearest Birthday. The interest rate used to calculate the Net Single Premium and the Quantity A reserves as defined in the Valuation of Life Insurance Model Regulation and Regulation 38 will be the maximum rate allowed by the Standard Valuation Law (4% for the 2008 issues). In no case will the reserves be less than those required in the state where the policy and rider are issued.

F. Rate Classes

There are 5 rate classes: Preferred Best Non-nicotine, Preferred Non-nicotine, Standard Non-nicotine, Preferred Non-Nicotine User, and Standard Nicotine User. There are also substandard ratings available as table ratings or flat extras. In addition, one life may be classified as uninsurable.

G. Premium Guarantee

During the first five policy years, if the premiums paid since the last anniversary equal or exceed the sum of the monthly minimum premiums as shown on the Policy Schedule page, the policy will not enter the grace period.

During the life of the policy, the policy will not lapse if at the beginning of the policy month the policy has a net cash surrender value greater than or equal to the monthly deduction. The minimum required rider amount test applies for the life of the policy, but only if the loan balance does not exceed the cash surrender value. The monthly required rider amount is determined at issue and changes when the following occurs:

1. a decrease in the specified amount;
2. a change in any extra risk rating applicable to either Insured;
3. a change in premium class of either Insured;
4. a change in cost of any rider; or
5. the addition or deletion of any attached rider

If the net cash surrender value, the cash surrender value less policy loan balance, is less than the monthly deduction, the minimum required rider amount test checks to see if the accumulation at interest of the premiums paid less the accumulation at interest of partial withdrawals for the policy equals or exceeds the accumulation at interest of the minimum required rider amounts.

F. Issue Ages

First Life: 18-79, insurable. Second Life: 18-94.

II. Nonforfeiture Values

A. Terms and Definitions

PREMLOAD[t]	Premium Percentage Load . 0.50 Year 1 up to commissionable premium . 0.15 on all other premium
FEE[t]	Monthly Policy Fee in year t . \$6.25 / month
UNITLOAD[t]	Monthly Load per Unit in year t . varies by age and class
i	Monthly Interest Rate
id	Monthly Interest Rate at max[4%, guaranteed int]
q[t]	Monthly LTD Mortality Rate for year t
DP	Designated Premium
CP	Commissionable Premium
MP	Minimum Premium
SA[j]	Specified Amount at month j
EC[j]	Expense Charge in month j
COR[j]	Cost of Riders in month j
GNSP[j]	Guaranteed Net Single Premium at end of month j.
DBF[j]	Death Benefit Factor for month j.
max(x,y)	The greater of x and y
min(x,y)	The smaller of x and y
Stop Date	Time when younger insured attains age 121
N	Years to Stop Date = 121 - min(age x, age y)
M	Months to Stop Date = 1200 - 12 * min(age x, age y)
GP[j]	Gross Premium Paid at beginning of month j
NP[j]	Net Premium Paid at beginning of month j
PV[j]	Policy Value at end of month j (PV[0] = 0)
COI[j]	Cost of Insurance for month j
MD[j]	Monthly Deduction for month j
SC[t]	Surrender Charge Amount for year t
CSV[j]	Cash Surrender Value at end of month j

II. Nonforfeiture Values (cont.)

B. Formulas (for month j, year t)

$DBF[j] = 1/GNSP[j]$
 $NP[j] = GP[j] - (GP[j])(PREMLOAD[t])$
 $v = 1/(1+i)$
 $EC[j] = FEE[t] + SA[j] * UNITLOAD[t] * 0.001$
 $BPV = PV[j-1] + NP[j]$
 $PV[j] = (BPV - MD[j])(1+i)$
 $MD[j] = EC[j] + COI[j] + COR[j]$
 $COI[j] = (v)(q[t])(NAR[j])$
 $NAR[j] = DB[j] - PV[j]$
 $DB[j] = \max(SA[j], (PV[j])(DBF[j]))$
 $PUI[j] = CSV[j]/GNSP[j]$

Solving the above formulas simultaneously for $COI[j]$ gives

$COI[j] = \text{the greater of}$

- $(SA[j] - (BPV - EC[j] - COR[j])(1+i))(v)(q[t])/(1 - q[t])$
- $(BPV - EC[j] - COR[j])(q[t])(DBF[j]-1) / (1 + (q[t])(DBF[j]-1))$

$CSV[j] = \max(0, PV[j] - SC[t])$

C. Formula for Net Single Premiums

$GNSP[M] = 1$

Repeat for $j = M-1$ to 1

$t = 1 + j/12$ round low year

$GNSP[j] = (q[t] + (GNSP[j+1])(1 - q[t])) \div (1 + id)$

Where $M = 12 \times (121 - \min(x, y))$

III. Guaranteed Mortality Rates

A. Terms and Definitions

QX[t] Annual mortality rate for life x in year t adjusted for any applicable substandard rating. For years beyond life x's age 121 use the rate for year 121-x.

QY[t] Annual mortality rate for life y in year t adjusted for any applicable substandard rating. For years beyond life y's age 121 use the rate for year 121-y.

QV[t] Annual mortality rate for LTD status before adjustment to COI rates.

MQV[t] Monthly mortality rate for LTD status before adjustment to COI rates.

B. Calculation Procedure

- a. Limit QX and QY at 0.90 for $1 \leq t \leq N - 1$
1.00 for $t = N$
- b. $ANPX[0] = ANPY[0] = ANPZ[0] = 1$
- c. Repeat for $t = 1$ to N
 $ANPX[t] = ANPX[t-1] * (1 - QX[t])$
 $ANPY[t] = ANPY[t-1] * (1 - QY[t])$
 $ANPZ[t] = ANPX[t] + ANPY[t] - ANPX[t] * ANPY[t]$
 $QV[t] = 1 - ANPZ[t] \div ANPZ[t-1]$
round QV[t] near to 5 decimal places
 $ANPZ[t] = ANPZ[t-1] * 1 - QV[t]$
If ($1 \leq t \leq 14$) $q[t] = \min(QV[t], \text{current COI factor})$
else $q[t] = QV[t]$
- d. Monthly COI rates

Repeat for $t = 1$ to N

If $t = 1$ then $C = .1$ else $C = 1$

$MQV[t] = \min(.08333, 1 - (1 - QV[t])^{1/12})$

round near to 10 decimal places

$q[t] = \max(.00001, C * \min(.08333, 1 - (1 - q[t])^{1/12}))$

round near to 10 decimal places

Life 1
Age/Sex/Class: 35 Male Nonsmoker

Life 2
Age/Sex/Class: 35 Female Nonsmoker

Guaranteed Maximum Monthly Mortality rate used in Cost of Insurance calculation.

Year	Qx	tPx	Qy	tPy	Mthly tPxy	tPz	QV	q	1000q
1	0.00109	0.99891	0.00089	0.99911	0.99802	1.00000	0.00000	0.00000	0.01
2	0.00115	0.99776	0.00095	0.99816	0.99593	1.00000	0.00000	0.00000	0.01
3	0.00120	0.99656	0.00103	0.99713	0.99371	0.99999	0.00001	0.00001	0.01
4	0.00129	0.99528	0.00107	0.99607	0.99136	0.99998	0.00001	0.00001	0.01
5	0.00137	0.99391	0.00113	0.99494	0.98889	0.99997	0.00001	0.00001	0.01
6	0.00146	0.99246	0.00120	0.99375	0.98626	0.99995	0.00002	0.00002	0.01
7	0.00158	0.99090	0.00127	0.99248	0.98345	0.99993	0.00002	0.00002	0.01
8	0.00173	0.98918	0.00135	0.99114	0.98042	0.99990	0.00003	0.00003	0.01
9	0.00190	0.98730	0.00145	0.98971	0.97714	0.99987	0.00003	0.00003	0.01
10	0.00210	0.98523	0.00157	0.98815	0.97356	0.99982	0.00005	0.00005	0.01
11	0.00233	0.98293	0.00171	0.98646	0.96963	0.99977	0.00005	0.00005	0.01
12	0.00255	0.98043	0.00187	0.98462	0.96535	0.99970	0.00007	0.00007	0.01
13	0.00279	0.97769	0.00207	0.98258	0.96066	0.99961	0.00009	0.00009	0.01
14	0.00293	0.97483	0.00229	0.98033	0.95565	0.99950	0.00011	0.00011	0.01
15	0.00309	0.97181	0.00253	0.97785	0.95029	0.99938	0.00012	0.00012	0.01
16	0.00332	0.96859	0.00281	0.97510	0.94447	0.99922	0.00016	0.00016	0.01
17	0.00359	0.96511	0.00312	0.97206	0.93815	0.99902	0.00020	0.00020	0.02
18	0.00396	0.96129	0.00347	0.96869	0.93119	0.99879	0.00023	0.00023	0.02
19	0.00436	0.95710	0.00385	0.96496	0.92356	0.99850	0.00029	0.00029	0.02
20	0.00487	0.95244	0.00425	0.96086	0.91516	0.99814	0.00036	0.00036	0.03
21	0.00550	0.94720	0.00468	0.95636	0.90586	0.99769	0.00045	0.00045	0.04
22	0.00614	0.94138	0.00518	0.95141	0.89564	0.99715	0.00054	0.00054	0.05
23	0.00683	0.93495	0.00570	0.94598	0.88445	0.99649	0.00067	0.00067	0.06
24	0.00742	0.92802	0.00626	0.94006	0.87239	0.99569	0.00080	0.00080	0.07
25	0.00810	0.92050	0.00682	0.93365	0.85942	0.99472	0.00097	0.00097	0.08
26	0.00892	0.91229	0.00740	0.92674	0.84545	0.99358	0.00115	0.00115	0.10
27	0.00992	0.90324	0.00803	0.91930	0.83035	0.99219	0.00140	0.00140	0.12
28	0.01114	0.89318	0.00872	0.91128	0.81394	0.99052	0.00168	0.00168	0.14
29	0.01251	0.88200	0.00943	0.90269	0.79617	0.98852	0.00202	0.00202	0.17
30	0.01395	0.86970	0.01020	0.89348	0.77706	0.98612	0.00243	0.00243	0.20
31	0.01547	0.85624	0.01105	0.88361	0.75658	0.98327	0.00289	0.00289	0.24
32	0.01701	0.84168	0.01199	0.87301	0.73480	0.97990	0.00343	0.00343	0.29
33	0.01857	0.82605	0.01302	0.86165	0.71176	0.97594	0.00404	0.00404	0.34
34	0.02025	0.80932	0.01417	0.84944	0.68747	0.97129	0.00476	0.00476	0.40
35	0.02199	0.79152	0.01543	0.83633	0.66198	0.96588	0.00557	0.00557	0.47
36	0.02410	0.77245	0.01682	0.82226	0.63516	0.95955	0.00655	0.00655	0.55
37	0.02646	0.75201	0.01842	0.80712	0.60696	0.95217	0.00770	0.00770	0.64
38	0.02956	0.72978	0.02021	0.79081	0.57712	0.94347	0.00913	0.00913	0.76
39	0.03283	0.70582	0.02215	0.77329	0.54581	0.93331	0.01077	0.01077	0.90
40	0.03627	0.68022	0.02428	0.75451	0.51324	0.92150	0.01266	0.01266	1.06

Life 1
Age/Sex/Class: 35 Male Nonsmoker

Life 2
Age/Sex/Class: 35 Female Nonsmoker

Guaranteed Maximum Monthly Mortality rate used in Cost of Insurance calculation.

Year	Qx	tPx	Qy	tPy	Mthly tPxy	tPz	QV	q	1000q
41	0.04003	0.65299	0.02664	0.73441	0.47957	0.90784	0.01482	0.01482	1.24
42	0.04413	0.62418	0.02923	0.71295	0.44500	0.89212	0.01732	0.01732	1.45
43	0.04889	0.59366	0.03208	0.69008	0.40967	0.87407	0.02023	0.02023	1.70
44	0.05445	0.56134	0.03523	0.66576	0.37372	0.85338	0.02367	0.02367	1.99
45	0.06087	0.52717	0.03863	0.64005	0.33741	0.82980	0.02763	0.02763	2.33
46	0.06787	0.49139	0.04243	0.61289	0.30117	0.80311	0.03216	0.03216	2.72
47	0.07584	0.45412	0.04759	0.58372	0.26508	0.77276	0.03779	0.03779	3.21
48	0.08414	0.41591	0.05341	0.55255	0.22981	0.73865	0.04415	0.04415	3.76
49	0.09309	0.37719	0.05921	0.51983	0.19608	0.70095	0.05104	0.05104	4.36
50	0.10300	0.33834	0.06562	0.48572	0.16434	0.65972	0.05881	0.05881	5.04
51	0.11407	0.29975	0.07284	0.45034	0.13499	0.61510	0.06764	0.06764	5.82
52	0.12634	0.26188	0.07939	0.41459	0.10857	0.56789	0.07675	0.07675	6.63
53	0.13974	0.22528	0.08925	0.37758	0.08506	0.51780	0.08820	0.08820	7.67
54	0.15410	0.19057	0.09955	0.34000	0.06479	0.46577	0.10049	0.10049	8.79
55	0.16925	0.15831	0.11053	0.30242	0.04788	0.41285	0.11361	0.11361	10.00
56	0.18506	0.12902	0.12065	0.26593	0.03431	0.36064	0.12648	0.12648	11.21
57	0.19993	0.10322	0.12577	0.23248	0.02400	0.31171	0.13567	0.13567	12.08
58	0.21543	0.08098	0.13584	0.20090	0.01627	0.26562	0.14786	0.14786	13.25
59	0.23178	0.06221	0.15078	0.17061	0.01061	0.22221	0.16342	0.16342	14.76
60	0.24905	0.04672	0.16964	0.14167	0.00662	0.18177	0.18200	0.18200	16.60
61	0.26719	0.03424	0.19292	0.11434	0.00391	0.14466	0.20415	0.20415	18.85
62	0.28379	0.02452	0.21503	0.08975	0.00220	0.11207	0.22528	0.22528	21.05
63	0.30149	0.01713	0.23779	0.06841	0.00117	0.08437	0.24721	0.24721	23.39
64	0.32038	0.01164	0.24169	0.05188	0.00060	0.06291	0.25430	0.25430	24.16
65	0.34054	0.00768	0.25474	0.03866	0.00030	0.04604	0.26818	0.26818	25.68
66	0.36210	0.00490	0.27546	0.02801	0.00014	0.03277	0.28821	0.28821	27.93
67	0.37921	0.00304	0.29755	0.01968	0.00006	0.02266	0.30864	0.30864	30.29
68	0.39744	0.00183	0.32219	0.01334	0.00002	0.01514	0.33157	0.33157	33.01
69	0.41684	0.00107	0.34904	0.00868	0.00001	0.00974	0.35680	0.35680	36.11
70	0.43748	0.00060	0.37860	0.00539	0.00000	0.00599	0.38480	0.38480	39.68
71	0.45913	0.00032	0.41056	0.00318	0.00000	0.00350	0.41529	0.41529	43.73
72	0.48215	0.00017	0.44332	0.00177	0.00000	0.00194	0.44684	0.44684	48.14
73	0.50662	0.00008	0.47688	0.00093	0.00000	0.00101	0.47942	0.47942	52.95
74	0.53263	0.00004	0.51064	0.00045	0.00000	0.00049	0.51243	0.51243	58.10
75	0.56026	0.00002	0.54580	0.00021	0.00000	0.00022	0.54693	0.54693	63.85
76	0.58959	0.00001	0.58176	0.00009	0.00000	0.00009	0.58236	0.58236	70.18
77	0.62074	0.00000	0.61632	0.00003	0.00000	0.00004	0.61665	0.61665	76.79
78	0.65380	0.00000	0.64984	0.00001	0.00000	0.00001	0.65013	0.65013	83.33
79	0.68891	0.00000	0.68036	0.00000	0.00000	0.00000	0.68099	0.68099	83.33
80	0.72615	0.00000	0.72338	0.00000	0.00000	0.00000	0.72358	0.72358	83.33

Life 1
Age/Sex/Class: 35 Male Nonsmoker

Life 2
Age/Sex/Class: 35 Female Nonsmoker

Guaranteed Maximum Monthly Mortality rate used in Cost of Insurance calculation.

Year	Qx	tPx	Qy	tPy	Mthly tPxy	tPz	QV	q	1000q
81	0.76567	0.00000	0.76340	0.00000	0.00000	0.00000	0.76356	0.76356	83.33
82	0.80759	0.00000	0.80492	0.00000	0.00000	0.00000	0.80511	0.80511	83.33
83	0.85205	0.00000	0.85044	0.00000	0.00000	0.00000	0.85055	0.85055	83.33
84	0.89922	0.00000	0.89244	0.00000	0.00000	0.00000	0.89291	0.89291	83.33
85	0.90000	0.00000	0.90000	0.00000	0.00000	0.00000	0.90000	0.90000	83.33
86	1.00000	0.00000	1.00000	0.00000	0.00000	0.00000	1.00000	1.00000	83.33

APPENDIX I

Surrender Charge Calculation

Specified Amount: 100000

Nonforfeiture Net Premium: 599.26

Target Premium: 391.25

	Year 1	Year 2-20
Premium Load:	50.00%	15.00%
Monthly Unit Load:	\$0.075/1000	\$0.075/1000
Monthly Fee:	\$6.25	\$6.25

$$\begin{aligned}
 &\text{Maximum Excess First} && (\text{PremLoad}[1] - \text{PremLoad}[2])(\text{Commissionable Premium}) \\
 &\text{Year Expense Charge} = &+ & (\text{UnitLoad}[1] - \text{UnitLoad}[2])(12)(\text{Spec Amt}) \\
 & &+ & (\text{Fee}[1] - \text{Fee}[2])(12) \\
 & &= & (0.50 - 0.1500) \times (391.25) \\
 & &+ & (0.000075 - 0.000075)(12)(100000) \\
 & &+ & (6.25 - 6.25)(12) \\
 & &= & 136.9375
 \end{aligned}$$

$$\begin{aligned}
 \text{Maximum surrender charge} &= (\text{SpecAmt})(.01 + \min(.04, (1.25)(\text{NLP}/\text{SA})) \\
 &\quad - \text{Excess First Year Expense Charge} \\
 &= (100000)(.01 + \min(.04, 0.007491)) \\
 &\quad - 136.9375 \\
 &= 1612.1322151489
 \end{aligned}$$

Surrender Charge = the Unamortized Expense Allowance rounded to low dollar

Year	Surrender Charge	Unamortized* Expense Allowance	Year	Surrender Charge	Unamortized* Expense Allowance
1	1557	1557.97	11	881	881.71
2	1501	1501.65	12	798	798.43
3	1443	1443.07	13	711	711.80
4	1382	1382.14	14	621	621.71
5	1318	1318.78	15	527	527.99
6	1252	1252.89	16	430	430.52
7	1184	1184.36	17	329	329.17
8	1113	1113.09	18	223	223.75
9	1038	1038.97	19	114	114.08
10	961	961.88	20	0	0.00

* Unamortized Expense Allowance is the unused expense allowance amortized over a 20 year period.

APPENDIX II

Yr/Mo	Life 1 Male 35 Standard Nonsmoker					Life 2 Female 35 Standard Nonsmoker						
	Guaranteed Net Single Premium per 1000 at the End of the Month											
	1	2	3	4	5	6	7	8	9	10	11	12
1	136.4641	136.9022	137.3418	137.7828	138.2252	138.6691	139.1145	139.5613	140.0096	140.4593	140.9105	141.3633
2	141.8175	142.2731	142.7303	143.1890	143.6492	144.1109	144.5741	145.0389	145.5051	145.9729	146.4423	146.9132
3	147.3856	147.8596	148.3351	148.8122	149.2908	149.7711	150.2529	150.7363	151.2213	151.7078	152.1960	152.6858
4	153.1771	153.6701	154.1647	154.6610	155.1588	155.6583	156.1595	156.6623	157.1667	157.6728	158.1806	158.6900
5	159.2011	159.7138	160.2283	160.7445	161.2623	161.7818	162.3031	162.8260	163.3507	163.8771	164.4053	164.9351
6	165.4667	166.0001	166.5352	167.0720	167.6106	168.1510	168.6932	169.2371	169.7829	170.3304	170.8797	171.4308
7	171.9838	172.5385	173.0951	173.6535	174.2137	174.7758	175.3397	175.9055	176.4731	177.0426	177.6139	178.1872
8	178.7623	179.3393	179.9182	180.4990	181.0817	181.6663	182.2529	182.8414	183.4318	184.0241	184.6184	185.2146
9	185.8128	186.4130	187.0151	187.6192	188.2253	188.8334	189.4435	190.0556	190.6696	191.2858	191.9039	192.5240
10	193.1462	193.7705	194.3968	195.0251	195.6555	196.2880	196.9226	197.5592	198.1979	198.8388	199.4817	200.1267
11	200.7739	201.4232	202.0746	202.7282	203.3839	204.0417	204.7018	205.3639	206.0283	206.6948	207.3636	208.0345
12	208.7076	209.3830	210.0605	210.7403	211.4223	212.1066	212.7931	213.4818	214.1729	214.8661	215.5617	216.2596
13	216.9597	217.6621	218.3669	219.0739	219.7833	220.4950	221.2091	221.9255	222.6442	223.3653	224.0888	224.8146
14	225.5429	226.2735	227.0065	227.7419	228.4798	229.2200	229.9627	230.7079	231.4555	232.2055	232.9580	233.7130
15	234.4704	235.2304	235.9928	236.7577	237.5252	238.2951	239.0676	239.8427	240.6203	241.4004	242.1831	242.9683
16	243.7562	244.5466	245.3396	246.1353	246.9335	247.7344	248.5379	249.3440	250.1528	250.9642	251.7783	252.5951
17	253.4071	254.2217	255.0391	255.8591	256.6819	257.5073	258.3355	259.1664	260.0000	260.8364	261.6755	262.5174
18	263.3621	264.2095	265.0598	265.9128	266.7687	267.6274	268.4889	269.3532	270.2204	271.0904	271.9633	272.8391
19	273.7178	274.5994	275.4838	276.3712	277.2615	278.1547	279.0509	279.9500	280.8521	281.7572	282.6652	283.5763
20	284.4831	285.3930	286.3059	287.2218	288.1407	289.0627	289.9877	290.9157	291.8469	292.7811	293.7184	294.6587
21	295.5952	296.5347	297.4774	298.4232	299.3721	300.3242	301.2794	302.2378	303.1994	304.1641	305.1321	306.1032
22	307.0707	308.0413	309.0152	309.9923	310.9727	311.9563	312.9432	313.9334	314.9269	315.9236	316.9237	317.9271
23	318.9271	319.9303	320.9369	321.9469	322.9603	323.9770	324.9971	326.0206	327.0475	328.0778	329.1116	330.1488
24	331.1828	332.2203	333.2612	334.3056	335.3535	336.4049	337.4598	338.5182	339.5802	340.6457	341.7148	342.7875
25	343.8572	344.9305	346.0073	347.0878	348.1719	349.2597	350.3511	351.4461	352.5449	353.6473	354.7534	355.8632
26	356.9639	358.0683	359.1765	360.2883	361.4039	362.5233	363.6465	364.7734	365.9042	367.0387	368.1771	369.3194
27	370.4529	371.5902	372.7314	373.8765	375.0254	376.1783	377.3351	378.4958	379.6604	380.8290	382.0016	383.1781
28	384.3463	385.5185	386.6947	387.8750	389.0592	390.2475	391.4399	392.6363	393.8368	395.0414	396.2501	397.4630
29	398.6619	399.8650	401.0722	402.2836	403.4992	404.7189	405.9428	407.1710	408.4034	409.6400	410.8809	412.1261
30	413.3579	414.5940	415.8345	417.0792	418.3283	419.5816	420.8394	422.1015	423.3680	424.6389	425.9143	427.1940
31	428.4554	429.7211	430.9913	432.2660	433.5452	434.8288	436.1170	437.4097	438.7069	440.0087	441.3151	442.6261
32	443.9138	445.2062	446.5031	447.8047	449.1109	450.4218	451.7374	453.0576	454.3825	455.7122	457.0466	458.3858
33	459.7027	461.0244	462.3508	463.6821	465.0181	466.3590	467.7048	469.0554	470.4109	471.7713	473.1366	474.5068
34	475.8505	477.1992	478.5528	479.9114	481.2750	482.6436	484.0173	485.3960	486.7797	488.1686	489.5625	490.9616
35	492.3302	493.7040	495.0829	496.4670	497.8563	499.2508	500.6505	502.0554	503.4656	504.8811	506.3019	507.7280
36	509.1202	510.5177	511.9205	513.3287	514.7423	516.1613	517.5857	519.0156	520.4510	521.8918	523.3382	524.7901
37	526.2048	527.6251	529.0510	530.4825	531.9196	533.3623	534.8106	536.2646	537.7243	539.1898	540.6609	542.1379
38	543.5658	544.9994	546.4389	547.8842	549.3353	550.7922	552.2551	553.7238	555.1985	556.6791	558.1657	559.6583
39	561.0955	562.5386	563.9878	565.4430	566.9043	568.3717	569.8453	571.3250	572.8108	574.3029	575.8012	577.3058
40	578.7492	580.1989	581.6548	583.1171	584.5857	586.0607	587.5421	589.0299	590.5241	592.0249	593.5322	595.0459
41	596.4936	597.9478	599.4086	600.8759	602.3499	603.8306	605.3180	606.8120	608.3129	609.8205	611.3349	612.8562
42	614.3032	615.7571	617.2179	618.6856	620.1602	621.6418	623.1304	624.6260	626.1288	627.6386	629.1556	630.6797
43	632.1190	633.5654	635.0190	636.4799	637.9481	639.4235	640.9064	642.3966	643.8942	645.3993	646.9119	648.4320
44	649.8580	651.2915	652.7326	654.1813	655.6376	657.1016	658.5733	660.0528	661.5400	663.0352	664.5382	666.0491
45	667.4547	668.8682	670.2897	671.7191	673.1566	674.6021	676.0558	677.5176	678.9876	680.4659	681.9525	683.4474

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APPENDIX II

Life 1
Male 35 Standard Nonsmoker

Life 2
Female 35 Standard Nonsmoker

Guaranteed Net Single Premium per 1000 at the End of the Month

Yr/Mo	1	2	3	4	5	6	7	8	9	10	11	12
46	684.8276	686.2160	687.6128	689.0179	690.4316	691.8537	693.2843	694.7236	696.1715	697.6281	699.0934	700.5676
47	701.9042	703.2494	704.6034	705.9662	707.3379	708.7185	710.1081	711.5067	712.9144	714.3313	715.7574	717.1927
48	718.4821	719.7806	721.0882	722.4051	723.7313	725.0668	726.4117	727.7662	729.1302	730.5039	731.8872	733.2803
49	734.5234	735.7760	737.0382	738.3100	739.5917	740.8831	742.1845	743.4958	744.8172	746.1487	747.4904	748.8424
50	750.0341	751.2357	752.4474	753.6692	754.9011	756.1434	757.3961	758.6592	759.9329	761.2172	762.5123	763.8182
51	764.9507	766.0936	767.2469	768.4108	769.5853	770.7706	771.9667	773.1738	774.3919	775.6211	776.8616	778.1134
52	779.1968	780.2910	781.3961	782.5122	783.6395	784.7779	785.9278	787.0891	788.2619	789.4465	790.6429	791.8512
53	792.8547	793.8692	794.8949	795.9320	796.9805	798.0405	799.1122	800.1958	801.2913	802.3989	803.5187	804.6508
54	805.5760	806.5125	807.4604	808.4197	809.3908	810.3737	811.3686	812.3755	813.3947	814.4263	815.4705	816.5274
55	817.3742	818.2324	819.1020	819.9834	820.8765	821.7816	822.6989	823.6284	824.5705	825.5251	826.4925	827.4730
56	828.2566	829.0518	829.8585	830.6771	831.5077	832.3505	833.2056	834.0732	834.9535	835.8468	836.7531	837.6727
57	838.4636	839.2668	840.0825	840.9109	841.7522	842.6065	843.4741	844.3552	845.2500	846.1587	847.0815	848.0186
58	848.7913	849.5769	850.3756	851.1877	852.0134	852.8530	853.7066	854.5745	855.4569	856.3541	857.2663	858.1938
59	858.9209	859.6614	860.4154	861.1832	861.9651	862.7612	863.5720	864.3976	865.2383	866.0943	866.9661	867.8538
60	868.5122	869.1839	869.8692	870.5683	871.2816	872.0092	872.7516	873.5090	874.2817	875.0700	875.8742	876.6947
61	877.2509	877.8196	878.4012	878.9959	879.6040	880.2258	880.8617	881.5118	882.1767	882.8565	883.5517	884.2625
62	884.7309	885.2109	885.7029	886.2071	886.7238	887.2533	887.7960	888.3522	888.9222	889.5064	890.1051	890.7187
63	891.0871	891.4657	891.8545	892.2540	892.6644	893.0860	893.5191	893.9641	894.4211	894.8907	895.3731	895.8686
64	896.2959	896.7353	897.1870	897.6513	898.1288	898.6196	899.1243	899.6431	900.1765	900.7250	901.2888	901.8685
65	902.3123	902.7693	903.2399	903.7245	904.2235	904.7373	905.2664	905.8112	906.3722	906.9498	907.5447	908.1572
66	908.5768	909.0098	909.4568	909.9181	910.3942	910.8856	911.3927	911.9162	912.4564	913.0140	913.5895	914.1835
67	914.5891	915.0088	915.4431	915.8923	916.3572	916.8381	917.3356	917.8504	918.3830	918.9340	919.5041	920.0939
68	920.4811	920.8828	921.2996	921.7320	922.1807	922.6462	923.1292	923.6302	924.1501	924.6895	925.2491	925.8298
69	926.1956	926.5763	926.9727	927.3852	927.8145	928.2614	928.7266	929.2108	929.7147	930.2393	930.7853	931.3535
70	931.6921	932.0457	932.4152	932.8012	933.2044	933.6257	934.0659	934.5257	935.0061	935.5080	936.0323	936.5801
71	936.8863	937.2074	937.5444	937.8979	938.2688	938.6579	939.0661	939.4945	939.9438	940.4153	940.9099	941.4288
72	941.7045	941.9949	942.3011	942.6239	942.9640	943.3225	943.7004	944.0987	944.5186	944.9611	945.4275	945.9190
73	946.1651	946.4258	946.7020	946.9946	947.3046	947.6329	947.9808	948.3493	948.7397	949.1532	949.5913	950.0554
74	950.2767	950.5124	950.7634	951.0308	951.3157	951.6190	951.9422	952.2864	952.6531	953.0436	953.4596	953.9027
75	954.0944	954.2998	954.5200	954.7560	955.0089	955.2800	955.5704	955.8817	956.2154	956.5729	956.9561	957.3667
76	957.5196	957.6845	957.8625	958.0545	958.2617	958.4852	958.7265	958.9867	959.2676	959.5706	959.8975	960.2503
77	960.3491	960.4564	960.5731	960.6999	960.8376	960.9873	961.1500	961.3268	961.5190	961.7278	961.9547	962.2013
78	962.2015	962.2017	962.2020	962.2022	962.2025	962.2029	962.2032	962.2036	962.2040	962.2045	962.2050	962.2056
79	962.2062	962.2069	962.2076	962.2084	962.2093	962.2103	962.2113	962.2125	962.2137	962.2151	962.2167	962.2183
80	962.2201	962.2221	962.2243	962.2267	962.2293	962.2321	962.2353	962.2387	962.2424	962.2465	962.2510	962.2559
81	962.2613	962.2672	962.2736	962.2806	962.2883	962.2968	962.3060	962.3161	962.3272	962.3393	962.3525	962.3670
82	962.3829	962.4002	962.4192	962.4400	962.4628	962.4877	962.5150	962.5448	962.5775	962.6132	962.6524	962.6952
83	962.7421	962.7934	962.8495	962.9110	962.9782	963.0518	963.1324	963.2206	963.3171	963.4227	963.5383	963.6649
84	963.8033	963.9549	964.1208	964.3024	964.5011	964.7186	964.9566	965.2171	965.5022	965.8143	966.1559	966.5297
85	966.9388	967.3866	967.8767	968.4131	969.0002	969.6427	970.3460	971.1157	971.9581	972.8801	973.8892	974.9936
86	976.2024	977.5254	978.9734	980.5582	982.2927	984.1910	986.2688	988.5428	991.0316	993.7556	996.7370	1000.0000

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APPENDIX III

DETAIL OF YEARS 1, 20, 50 and 65

Year	Mon	Premium	Load	Exp.Chg.	RidrCost	Leath_Ben.	NAR	COI_rate	COI	bom_PV	eom_PV	Surr.Chg.	Surr.Val.
1	1	1178.00	313.64	13.75	0	100000	99148.28	0.00998	0.99	849.62	851.72	1557	0.00
1	2	0.00	0.00	13.75	0	100000	99160.96	0.00998	0.99	836.98	839.04	1557	0.00
1	3	0.00	0.00	13.75	0	100000	99173.67	0.00998	0.99	824.30	826.33	1557	0.00
1	4	0.00	0.00	13.75	0	100000	99186.41	0.00998	0.99	811.59	813.59	1557	0.00
1	5	0.00	0.00	13.75	0	100000	99199.18	0.00998	0.99	798.85	800.82	1557	0.00
1	6	0.00	0.00	13.75	0	100000	99211.98	0.00998	0.99	786.08	788.02	1557	0.00
1	7	0.00	0.00	13.75	0	100000	99224.81	0.00998	0.99	773.28	775.19	1557	0.00
1	8	0.00	0.00	13.75	0	100000	99237.67	0.00998	0.99	760.45	762.33	1557	0.00
1	9	0.00	0.00	13.75	0	100000	99250.57	0.00998	0.99	747.59	749.43	1557	0.00
1	10	0.00	0.00	13.75	0	100000	99263.50	0.00998	0.99	734.69	736.50	1557	0.00
1	11	0.00	0.00	13.75	0	100000	99276.46	0.00998	0.99	721.76	723.54	1557	0.00
1	12	0.00	0.00	13.75	0	100000	99289.45	0.00998	0.99	708.80	710.55	1557	0.00
20	1	1178.00	176.70	13.75	0	100000	77815.15	0.02993	2.33	22130.27	22184.85	0	22184.85
20	2	0.00	0.00	13.75	0	100000	77776.56	0.02993	2.33	22168.77	22223.44	0	22223.44
20	3	0.00	0.00	13.75	0	100000	77737.87	0.02993	2.33	22207.36	22262.13	0	22262.13
20	4	0.00	0.00	13.75	0	100000	77699.08	0.02993	2.33	22246.05	22300.92	0	22300.92
20	5	0.00	0.00	13.75	0	100000	77660.19	0.02993	2.32	22284.85	22339.81	0	22339.81
20	6	0.00	0.00	13.75	0	100000	77621.20	0.02993	2.32	22323.74	22378.80	0	22378.80
20	7	0.00	0.00	13.75	0	100000	77582.12	0.02993	2.32	22362.73	22417.88	0	22417.88
20	8	0.00	0.00	13.75	0	100000	77542.94	0.02993	2.32	22401.81	22457.06	0	22457.06
20	9	0.00	0.00	13.75	0	100000	77503.66	0.02993	2.32	22440.99	22496.34	0	22496.34
20	10	0.00	0.00	13.75	0	100000	77464.29	0.02993	2.32	22480.27	22535.71	0	22535.71
20	11	0.00	0.00	13.75	0	100000	77424.82	0.02993	2.32	22519.64	22575.18	0	22575.18
20	12	0.00	0.00	13.75	0	100000	77385.25	0.02993	2.32	22559.11	22614.75	0	22614.75
50	1	1178.00	176.70	13.75	0	103199.3	25796.29	5.0276	129.69	77212.53	77402.96	0	77402.96
50	2	0.00	0.00	13.75	0	103097.9	25647.07	5.0276	128.94	77260.27	77450.82	0	77450.82
50	3	0.00	0.00	13.75	0	102996.6	25497.09	5.0276	128.19	77308.88	77499.55	0	77499.55
50	4	0.00	0.00	13.75	0	102895.5	25346.33	5.0276	127.43	77358.37	77549.16	0	77549.16
50	5	0.00	0.00	13.75	0	102794.5	25194.80	5.0276	126.67	77408.74	77599.65	0	77599.65
50	6	0.00	0.00	13.75	0	102693.5	25042.49	5.0276	125.90	77460.00	77651.04	0	77651.04
50	7	0.00	0.00	13.75	0	102592.7	24889.40	5.0276	125.13	77512.16	77703.33	0	77703.33
50	8	0.00	0.00	13.75	0	102492	24735.51	5.0276	124.36	77565.22	77756.52	0	77756.52
50	9	0.00	0.00	13.75	0	102391.4	24580.81	5.0276	123.58	77619.19	77810.62	0	77810.62
50	10	0.00	0.00	13.75	0	102291	24425.32	5.0276	122.80	77674.07	77865.64	0	77865.64
50	11	0.00	0.00	13.75	0	102190.6	24269.01	5.0276	122.01	77729.88	77921.59	0	77921.59
50	12	0.00	0.00	13.75	0	102090.4	24111.89	5.0276	121.22	77786.62	77978.47	0	77978.47
65	1	1178.00	176.70	13.75	0	103190.7	10080.46	25.61682	258.23	92881.21	93110.28	0	93110.28
65	2	0.00	0.00	13.75	0	103092.5	10023.75	25.61682	256.78	92839.75	93068.72	0	93068.72
65	3	0.00	0.00	13.75	0	102994.3	9965.73	25.61682	255.29	92799.68	93028.55	0	93028.55
65	4	0.00	0.00	13.75	0	102896.2	9906.38	25.61682	253.77	92761.03	92989.81	0	92989.81
65	5	0.00	0.00	13.75	0	102798.2	9845.65	25.61682	252.21	92723.85	92952.53	0	92952.53
65	6	0.00	0.00	13.75	0	102700.3	9783.50	25.61682	250.62	92688.16	92916.76	0	92916.76
65	7	0.00	0.00	13.75	0	102602.4	9719.90	25.61682	248.99	92654.02	92882.53	0	92882.53
65	8	0.00	0.00	13.75	0	102504.7	9654.79	25.61682	247.33	92621.45	92849.88	0	92849.88
65	9	0.00	0.00	13.75	0	102407	9588.15	25.61682	245.62	92590.51	92818.87	0	92818.87
65	10	0.00	0.00	13.75	0	102309.4	9519.91	25.61682	243.87	92561.25	92789.53	0	92789.53
65	11	0.00	0.00	13.75	0	102212	9450.04	25.61682	242.08	92533.70	92761.92	0	92761.92
65	12	0.00	0.00	13.75	0	102114.6	9378.49	25.61682	240.25	92507.92	92736.07	0	92736.07

APPENDIX IV

Sample Calculations for month $j = 1$

Guaranteed Values

Specified Amount:	100,000.00	Designated Premium:	1,501.90
Monthly q :	0.0000100	Commissionable Premium:	391.25
Monthly interest rate:	0.24663%	Minimum Premium:	47.07
Guaranteed NSP:	0.1364641	Gross Premium:	1,178.00
Cost of Riders:	0.00	Surrender Charge:	1,557.00
		Monthly Required Rider Amount:	17.78
		End of prior month Policy Value:	0.00

$$\begin{aligned} \text{DBF} &= 1/0.1364641143 \\ &= 7.32793383 \end{aligned}$$

$$\begin{aligned} \text{EC} &= 6.25 + (100000)(0.001)(0.075) \\ &= 13.75 \end{aligned}$$

$$\begin{aligned} v &= 1/(1+0.0024663000) \\ &= 0.99753976767099 \end{aligned}$$

$$\begin{aligned} \text{NP} &= 1,178.00 - 313.64 \\ &= 864.36 \end{aligned}$$

$$\begin{aligned} \text{BPV} &= 0.00 + 864.36 \\ &= 864.36 \end{aligned}$$

COI = the greater of

$$\begin{aligned} &(100000 - (864.36 - 13.75 - 0)(1.0024663)) \\ &(0.99753976767099)(0.00001)/(1 - 0.0000100) \end{aligned}$$

or

$$\begin{aligned} &(864.36 - 13.75 - 0)(0.0000100)(6.32793383)/ \\ &(1 + (0.0000100)(6.32793383)) \end{aligned}$$

$$= 0.99$$

$$\begin{aligned} \text{MD} &= 0.99 + 13.75 + 0 \\ &= 14.74 \end{aligned}$$

$$\begin{aligned} \text{PV} &= (864.36 - 14.74)(1.0024663) \\ &= 851.72 \end{aligned}$$

$$\begin{aligned} \text{DB} &= \max(100000, (851.72)(7.32793383)) \\ &= 100000 \end{aligned}$$

$$\begin{aligned} \text{CSV} &= \max(0, (851.72 - 1557)) \\ &= 0 \end{aligned}$$

$$\begin{aligned} \text{PUI} &= 0/0.1364641143 \\ &= 0 \end{aligned}$$

APPENDIX IV

Sample Calculations for month j = 229

Guaranteed Values

Specified Amount:	100,000.00	Designated Premium:	1,501.90
Monthly q:	0.0000300	Commissionable Premium:	391.25
Monthly interest rate:	0.24663%	Minimum Premium:	0.00
Guaranteed NSP:	0.2844831	Gross Premium:	1,178.00
Cost of Riders:	0.00	Surrender Charge:	0.00
		Monthly Required Rider Amount:	47.68
		End of prior month Policy Value:	21,145.05

$$\begin{aligned} \text{DBF} &= 1/0.2844831402 \\ &= 3.51514680 \end{aligned}$$

$$\begin{aligned} \text{EC} &= 6.25 + (100000)(0.001)(0.075) \\ &= 13.75 \end{aligned}$$

$$\begin{aligned} v &= 1/(1+0.0024663000) \\ &= 0.99753976767099 \end{aligned}$$

$$\begin{aligned} \text{NP} &= 1,178.00 - 176.70 \\ &= 1,001.30 \end{aligned}$$

$$\begin{aligned} \text{BPV} &= 21,145.05 + 1,001.30 \\ &= 22,146.35 \end{aligned}$$

COI = the greater of

$$\begin{aligned} &(100000 - (22146.35 - 13.75 - 0)(1.0024663)) \\ &(0.99753976767099)(0.00003)/(1 - 0.0000300) \end{aligned}$$

or

$$\begin{aligned} &(22146.35 - 13.75 - 0)(0.0000300)(2.51514680)/ \\ &(1 + (0.0000300)(2.51514680)) \end{aligned}$$

$$= 2.33$$

$$\begin{aligned} \text{MD} &= 2.33 + 13.75 + 0 \\ &= 16.08 \end{aligned}$$

$$\begin{aligned} \text{PV} &= (22146.35 - 16.08)(1.0024663) \\ &= 22184.85 \end{aligned}$$

$$\begin{aligned} \text{DB} &= \max(100000, (22184.85)(3.51514680)) \\ &= 100000 \end{aligned}$$

$$\begin{aligned} \text{CSV} &= \max(0, (22184.85 - 0)) \\ &= 22184.85 \end{aligned}$$

$$\begin{aligned} \text{PUI} &= 22184.85/0.2844831402 \\ &= 77984 \end{aligned}$$

APPENDIX IV

Sample Calculations for month j = 600

Guaranteed Values

Specified Amount:	100,000.00	Designated Premium:	1,501.90
Monthly q:	0.0050400	Commissionable Premium:	391.25
Monthly interest rate:	0.24663%	Minimum Premium:	0.00
Guaranteed NSP:	0.7638182	Gross Premium:	0.00
Cost of Riders:	0.00	Surrender Charge:	0.00
		Monthly Required Rider Amount:	930.00
		End of prior month Policy Value:	77,921.59

$$\begin{aligned} \text{DBF} &= 1/0.7638181685 \\ &= 1.30921212 \end{aligned}$$

$$\begin{aligned} \text{EC} &= 6.25 + (100000)(0.001)(0.075) \\ &= 13.75 \end{aligned}$$

$$\begin{aligned} v &= 1/(1+0.0024663000) \\ &= 0.99753976767099 \end{aligned}$$

$$\begin{aligned} \text{NP} &= 0.00 - 0.00 \\ &= 0.00 \end{aligned}$$

$$\begin{aligned} \text{BPV} &= 77,921.59 + 0.00 \\ &= 77,921.59 \end{aligned}$$

COI = the greater of

$$\begin{aligned} &(100000 - (77921.59 - 13.75 - 0)(1.0024663)) \\ &(0.99753976767099)(0.00504)/(1 - 0.0050400) \end{aligned}$$

or

$$\begin{aligned} &(77921.59 - 13.75 - 0)(0.0050400)(0.30921212)/ \\ &(1 + (0.0050400)(0.30921212)) \end{aligned}$$

$$= 121.22$$

$$\begin{aligned} \text{MD} &= 121.22 + 13.75 + 0 \\ &= 134.97 \end{aligned}$$

$$\begin{aligned} \text{PV} &= (77921.59 - 134.97)(1.0024663) \\ &= 77978.47 \end{aligned}$$

$$\begin{aligned} \text{DB} &= \max(100000, (77978.47)(1.30921212)) \\ &= 102090.35764252 \end{aligned}$$

$$\begin{aligned} \text{CSV} &= \max(0, (77978.47 - 0)) \\ &= 77978.47 \end{aligned}$$

$$\begin{aligned} \text{PUI} &= 77978.47/0.7638181685 \\ &= 102091 \end{aligned}$$

March 2008

Appendix V

Demonstrations of Monthly Cost Of Insurance Deduction Formulas

Not In Corridor

$$MD = [q / (1+i)] * NAR^{eom} \quad (\text{as described in the policy})$$

$$NAR^{eom} = SA - (APV - MD)(1+i) \quad (\text{as described in the policy})$$

$$MD = q[SA - (APV - MD)(1+i)] / (1+i)$$

$$MD(1+i) = qSA - qAPV(1+i) + qMD(1+i)$$

$$MD(1-q)(1+i) = q[SA - APV(1+i)]$$

$$MD = [SA - APV(1+i)] * q / [(1+i)(1-q)] \quad (\text{as described in Section II. B. above})$$

In Corridor

$$MD = [q / (1+i)] * NAR^{eom} \quad (\text{as described in the policy})$$

$$NAR^{eom} = (APV-MD)(DBF)(1+i) - (APV - MD)(1+i) \quad (\text{as described in the policy})$$

$$MD = q[(APV-MD)(DBF)(1+i) - (APV - MD)(1+i)] / (1+i)$$

$$MD = q[(APV-MD)(DBF) - (APV - MD)]$$

$$MD[1+q(DBF-1)] = q[APV(DBF-1)]$$

$$MD = q[APV(DBF-1)] / [1+q(DBF-1)] \quad (\text{as described in Section II. B. above})$$

Statement of Variability for Form GLAULLTD0408, GLAULLTD0408-S, GLAULLTD0408-WS
Genworth Life and Annuity Insurance Company
and
Form GLIULLTD0408, GLIULLTD0408-S, GLIULLTD0408-WS
Genworth Life Insurance Company
4-4-8-08

Variable Data - Bracketed	Explanation
Form GLAULLTD0408 and GLIULLTD0408	
Address	Accommodates changes in home office address and servicing location. Any future changes would be submitted to the Department for informational purposes.
Service Center Phone	Accommodates changes in the phone number for the servicing center. Any future changes would be submitted to the Department for informational purposes.
Officer Signatures	Accommodates changes of corporate officers. Any future changes would be submitted to the Department for informational purposes.
Form GLAULLTD0408-S and GLIULLTD0408-S	
Rider Information	Reflects information on any riders selected by the Owner. Available will be: Waiver of Monthly Deduction, Children's Insurance, Accidental Death, and Accelerated Death Benefit.
Benefits and Premiums	
First Year Premium(s)	Reflects the minimum premium needed to put the policy in effect and to keep it in effect for the first policy year. Reflects the premium payment mode.
Minimum Monthly Premium	Reflects amount of monthly premium required during the Minimum Monthly Premium Period in order to maintain the Minimum Monthly Premium Guarantee.
Designated Annual Premium	Reflects amount of premium required each year if the designated premium guarantee is in effect; timely payment of this minimum annual premium will guarantee the policy from lapse.
Administrative Fee For Partial Withdrawal From specs, page 12 & 31. The contract brackets the \$25. Is there a range?	Reflects the fee taken for each policy partial withdrawal.
Mortality Tables	Reflects the Mortality Table that will be used with this product in calculating cost of insurance.
Expense Charges	
Premium Expense From specs, page 5(3.1) 8% load all years Do we want to unbracket OR show a range? What?	Reflects the percentage expense charge of premium paid during the first policy year of each premium received plus the additional percentage expense charge of each premium received for premiums up to a set premium. For each policy year thereafter, reflects the percentage expense charge of all premium paid.
Monthly Expense Charge	Reflects the per unit expense charge based on a flat amount plus a per thousand of the Specified Amount for the first twenty policy years and a potentially different amount thereafter. This amount is part of the Monthly Deduction subtracted from the Policy Value each Policy Month. Consists of a set amount plus an amount per thousand of Specified Amount per Policy Month for the first twenty policy years. Thereafter, a set amount with plus an amount per thousand of Specified Amount thereafter.
Credited Interest Rates	
Guaranteed Nonloaned Policy Value	Rate applied to any portion of the Policy Value against which a policy loan is applied.

Variable Data - Bracketed	Explanation
Guaranteed Loaned Policy Value	Rate credited to any portion of the loaned Policy Value for a preferred loan. Rate credited to any portion of the loaned Policy Value for a nonpreferred loan.
Paid-up insurance net single premiums	Reflects the rate of interest of the net cash surrender value of the paid-up insurance.
Guaranteed Net Single Premium Policy Value Interest Rate	Reflects the paid-up insurance rate of interest.
Maximum Policy Loan Interest Rate	Rate charged on nonpreferred loan balance. Maximum rate will never exceed 8%.
Beneficiary	Refers to the application and the name of the beneficiary as stated on the application; would permit a change to reflect actual name of Beneficiary
Owner	Refers to the application and the name of the owner as stated on the application; would permit a change to reflect the actual name of Owner
Insured	Reflects actual name of the first Insured
Premium Class	Reflects the premium classification assigned to the first Insured as of the Policy Date.
Issue Age	Reflects the insurance age of the first insured based on the first insured's closest birthday
Sex	Reflects the sex of the first insured at birth
Insured	Reflects actual name of the second Insured
Premium Class	Reflects the premium classification assigned to the second Insured as of the Policy Date.
Issue Age	Reflects the insurance age of the second insured based on the second insured's closest birthday
Sex	Reflects the sex of the second insured at birth
Policy Number	Reflects a unique number assigned to this policy by the system
Initial Specified Amount	Reflects the amount of insurance on the life of the last insured to die at inception of the policy.
Policy Date	Reflects the date that determines monthiversary and anniversary processing. Accommodates backdating and other specific dating requests made by Owner.
Initial Premium	Reflects the amount of premium needed to place the policy in effect and keep it in effect for one policy month.
Date of Issue	Reflects the date the policy is generated by the system.
Surrender Charge Table	Reflects by policy year: the charge that would be applied if the policy is surrendered during that policy year.
Table of Maximum Monthly Risk Rates	Reflects the maximum risk rates applicable for the initial specified amount, the insured's attained age, sex and premium class.
Table of Selected Death Benefit Factors and Guaranteed Net Single Premium Factors for the Initial Specified Amount	Reflects the death benefit factors that apply to the initial specified amount for the insured based on the insured's attained age, sex, and premium class.

Variable Data - Bracketed	Explanation
GLAULLTD0408-WS and GLIULLTD0408-WS	
Table of Premiums and Death Benefits	
Insured	Reflects actual name of the first Insured
Insured Age and Sex	Reflects the insurance age of the first insured based on the first insured's closest birthday and the sex of the first insured at birth
Premium Class	Reflects the premium classification assigned to the first Insured as of the Policy Date.
Insured	Reflects actual name of the second Insured
Insured Age and Sex	Reflects the insurance age of the second insured based on the second insured's closest birthday and the sex of the second insured at birth
Premium Class	Reflects the premium classification assigned to the second Insured as of the Policy Date.
Table of Premiums and Death Benefits by Policy Year and Attained Age	As indicated by the owner, reflects the planned premiums by policy year and the corresponding death benefit that would apply presuming that premium is paid according to the assumptions specified in the table.

AGENT: GA300
BRANDON LEE
ANY STREET
ANY CITY VA 98765

SUMMARY OF ACTIVITY

TOTALS	295,281.36	48,905.99	218.76	-	-	7,783.49
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REPORT TO OWNER (CONTINUED)

OWNER: JOHN DOE TRUST

POLICY NUMBER: SPECIMEN

OTHER COVERAGE:

JANE DOE / JOHN DOE

NO RIDER

LOAN INFORMATION

LOAN BALANCE BREAKDOWN

RATE

EXISTING POLICY LOAN AS OF 04-01-2009CHARGED

\$0.00	PREFERRED LOAN	7.40% IN ADVANCE	INTEREST CREDITED EQUALS EFFECTIVE RATE CHARGED
\$0.00	NON PREFERRED LOAN	7.40% IN ADVANCE	INTEREST CREDITED IS LESS THAN EFFECTIVE RATE CHARGED BY NO MORE THAN 2%

CREDITED INTEREST RATES AS OF 04-01-2009

UNLOANED

FUNDSBALANCEGUARANTEEDNONGUARANTEED

1

253,940.09

3.00%

4.70% #

* THE POLICY VALUE IS ALLOCATED AMONG A NUMBER OF "UNLOANED FUNDS". INTEREST IS CREDITED ON EACH FUND AT A CURRENT RATE BASED ON THE DATE THE FUND WAS CREATED. THESE UNLOANED FUNDS ARE NUMBERED IN DESCENDING ORDER FROM THE OLDEST TO THE NEWEST.

THE SYMBOL BESIDE THE INTEREST RATE (S) SHOWN ABOVE INDICATES HOW THIS RATE COMPARES TO THE RATE CREDITED TO THE PARTICULAR FUND AT THE BEGINNING OF THIS REPORT PERIOD. ANY CHANGE DURING THIS REPORT PERIOD WAS THE RESULT OF A CHANGE TO THE COMPANY'S EXPECTATIONS REGARDING FUTURE INVESTMENT EARNINGS.

< DECREASED = UNCHANGED > INCREASED # NEW FUND, COMPARISON DOES NOT APPLY

IF A DECREASE OCCURRED (< SHOWN ABOVE) YOUR POLICY MAY NOT PERFORM AS PREVIOUSLY ILLUSTRATED. COMPARE VALUES WITH THOSE IN THE ANNUAL REPORT FOR LAST YEAR, OR ANY ILLUSTRATION PREVIOUSLY PROVIDED, AND CONTACT THE PERSON WHO SOLD YOU THIS POLICY WITH ANY QUESTIONS.

AN INTEREST RATE OF 4.70% WAS ILLUSTRATED AT THE TIME OF POLICY ISSUE.

ANY NEW PREMIUMS APPLIED TO THE POLICY DURING THE CURRENT REPORT PERIOD HAVE BEEN CREDITED WITH THE FOLLOWING INTEREST RATES DURING EACH PERIOD:

04/01/08 - 04/01/09 4.70%

DESIGNATED PREMIUM INFORMATION

DESIGNATED ANNUAL PREMIUM: \$21,702.53

PROJECTED NET SINGLE PREMIUM: \$184,752.73

REPORT TO OWNER (CONTINUED)

OWNER: JOHN DOE TRUST

POLICY NUMBER: SPECIMEN

ADDITIONAL INFORMATION

THE NET CASH SURRENDER VALUE OF YOUR POLICY ON APRIL 1, 2009 IS \$222,781.09.

A SURRENDER CHARGE OF \$31,159.00 HAS BEEN DEDUCTED FROM THE POLICY VALUE IN DETERMINING THE CASH SURRENDER VALUE AS OF THE END OF THE CURRENT REPORT PERIOD. YOUR CASH SURRENDER VALUE FOR THE NEXT YEAR DEPENDS UPON NEXT YEAR'S SURRENDER CHARGE, AND THIS MAY BE LARGER OR SMALLER THAN THIS YEAR'S CHARGE SHOWN ABOVE; PLEASE REVIEW YOUR POLICY'S SCHEDULE PAGE.

THE AMOUNT PAYABLE AT DEATH WILL BE REDUCED BY ANY OUTSTANDING LOAN BALANCE.

WE EXPECT TO USE \$0.01000 PER \$1,000 OF NET AMOUNT AT RISK AS THE STANDARD MONTHLY RISK RATE IN DETERMINING THE COST OF INSURANCE DURING THE NEXT POLICY YEAR.

ANY TRANSACTIONS OR CHANGES PROCESSED AFTER THE REPORT DATE AND BEFORE THE END OF THE REPORT PERIOD ARE NOT SHOWN BUT VALUES WILL BE REFLECTED IN LATER REPORTS.

UPON REQUEST THE COMPANY WILL PROVIDE MORE DETAILED INFORMATION OF LOAN ACTIVITY AND CREDITED INTEREST, FREE OF CHARGE.

POLICY PROTECTION RIDER INFORMATION

VALUES AND DATE SHOWN IN THIS SECTION DO NOT REFLECT ANY TRANSACTIONS PROCESSED AFTER APRIL 1, 2009.

NET ACCUMULATED PREMIUMS: \$305,407.42

REQUIRED RIDER BALANCE: \$836.51

CURRENT ACCUMULATED TRACKING AMOUNT: \$7,139.93

YOUR POLICY PROTECTION RIDER IS CURRENTLY ACTIVE. IF NO FURTHER PREMIUM PAYMENTS ARE MADE OR WITHDRAWALS TAKEN, THE POLICY PROTECTION RIDER WILL CONTINUE UNTIL AT LEAST 04/01/2019 UNLESS THE POLICY HAS ALREADY TERMINATED IN ACCORDANCE WITH POLICY LOAN PROVISIONS OR THE RIDER HAS OTHERWISE TERMINATED IN ACCORDANCE WITH THE RIDER PROVISIONS.

VALUES AND STATEMENTS IN THIS SECTION DO NOT NECESSARILY INDICATE WHETHER THE POLICY IS MEETING OR EXCEEDING YOUR ORIGINAL GOALS FOR THIS COVERAGE. ONLY A REQUESTED FORECAST WILL SHOW WHETHER OR NOT PREMIUMS NEED TO BE CHANGED.

STATEMENTS CONCERNING FORECAST OF POLICY FOR 10 YEARS

PREMIUM FOR THE CURRENT POLICY ANNIVERSARY IS NOT INCLUDED IN FORECASTS UNLESS IT WAS RECEIVED ON OR BEFORE THE ANNIVERSARY.

FORECAST STATEMENT: IF YOU CHOOSE NOT TO MAKE ANY MORE PREMIUM PAYMENTS AND CURRENT INTEREST AND COST OF INSURANCE RATES DO NOT CHANGE, YOUR LIFE INSURANCE COVERAGE SHOULD CONTINUE BEYOND APRIL 01, 2019.

FORECAST STATEMENT: IF YOU CONTINUE TO PAY YOUR CURRENT MODAL PREMIUM AND CURRENT INTEREST AND COST OF INSURANCE RATES DO NOT CHANGE, YOUR LIFE INSURANCE COVERAGE SHOULD CONTINUE BEYOND APRIL 01, 2019.

FORECAST STATEMENT: IF YOU CHOOSE NOT TO MAKE ANY MORE PREMIUM PAYMENTS AND GUARANTEED INTEREST AND COST OF INSURANCE RATES ARE APPLIED, YOUR LIFE INSURANCE COVERAGE SHOULD CONTINUE BEYOND APRIL 01, 2019.

REPORT TO OWNER (CONTINUED)

OWNER: JOHN DOE TRUST

POLICY NUMBER: SPECIMEN

FORECAST STATEMENT: IF YOU CONTINUE TO PAY YOUR CURRENT MODAL PREMIUM AND GUARANTEED INTEREST AND COST OF INSURANCE RATES ARE APPLIED, YOUR LIFE INSURANCE COVERAGE SHOULD CONTINUE BEYOND APRIL 01, 2019.

IF THE DATE SHOWN IN ANY OF THESE FORECAST STATEMENTS IS WITHIN THE NEXT 12 MONTHS, YOUR POLICY MAY BE IN DANGER OF TERMINATING BECAUSE YOUR POLICY VALUE IS NOT SUFFICIENT TO PAY THE MONTHLY COST OF INSURANCE CHARGE.

IMPORTANT POLICY OWNER NOTICE

IF YOU SURRENDER THIS POLICY OR ALLOW IT TO LAPSE YOU MIGHT INCUR AN INCOME TAX LIABILITY TO THE EXTENT THAT YOU HAVE A GAIN IN THE POLICY. THERE IS GAIN IN THE POLICY IF THE AMOUNT RECEIVED ON SURRENDER IS MORE THAN THE PREMIUMS PAID. IF THE POLICY IS SURRENDERED OR LAPSES, ANY EXISTING POLICY LOAN, INCLUDING UNPAID LOAN INTEREST, IS TREATED AS RECEIVED ON SURRENDER. CONSULT A QUALIFIED TAX ADVISOR SHOULD YOU HAVE ANY QUESTIONS.

YOU MAY WANT TO CONSIDER REQUESTING MORE DETAILED INFORMATION ABOUT YOUR POLICY'S FUTURE PERFORMANCE. YOU SHOULD NOT CONSIDER REPLACEMENT OF YOUR POLICY OR MAKE ANY CHANGES IN YOUR COVERAGE WITHOUT REQUESTING A CURRENT ILLUSTRATION. YOU MAY ANNUALLY REQUEST, WITHOUT CHARGE, SUCH AN ILLUSTRATION. IF YOU WOULD LIKE A CURRENT ILLUSTRATION OR IF YOU HAVE ANY QUESTIONS REGARDING YOUR POLICY OR YOUR REPORT, PLEASE CONTACT OUR POLICYHOLDER'S SERVICE DEPARTMENT BY PHONE AT (888-325-5433) OR IN WRITING AT (GENWORTH LIFE AND ANNUITY INSURANCE COMPANY, 3100 ALBERT LANKFORD DRIVE, LYNCHBURG, VA 24501). IF YOU REQUEST A CURRENT ILLUSTRATION AND DO NOT RECEIVE IT WITHIN 30 DAYS AFTER YOU REQUEST IT, YOU SHOULD CONSIDER CONTACTING YOUR STATE INSURANCE DEPARTMENT DIVISION.

END OF STATEMENT

*Genworth Life and Annuity Insurance Company
Home Office 6610 West Broad Street
Richmond, VA 23230
Service Center: 3100 Albert Lankford Dr.
Lynchburg, VA 24501*

LIFE INSURANCE ILLUSTRATION

A life insurance policy illustration using:

Lifetime Provider(sm) SUL
(Policy Form No. GLAULLTD0408)
Last Survivor Flexible Premium Adjustable Life Insurance

Prepared For:

John Doe
Age 35 Male, Standard, No Nicotine Use

And
Jane Doe
Age 35 Female, Preferred, No Nicotine Use

Policy Protection Rider

Initial Specified Amount: \$100,000

Total First Year Annual Premium: \$1,178.00

Prepared by:

Robert Agent
123 Main Street
Lynchburg, VA 24501

RATINGS

A.M. Best	A+	(Superior)	2nd Highest of 16
Standard & Poor's	AA-	(Very Strong)	4th Highest of 21
Moody's	Aa3	(Excellent)	4th Highest of 21

Ratings reflect the opinion of the rating agency and are not implied warranties of the company's ability to meet its financial obligations. The A.M. Best rating is based on the insurer's financial strength and ability to meet ongoing obligations to policyholders. The Standard & Poor's and Moody's ratings both are based on the company's financial strength.

Lifetime Provider(sm) SUL (Policy Form No. GLAULLTD0408 et al.)

Last Survivor Flexible Premium Adjustable Life Insurance

Basic Illustration for: **John Doe** Age 35, Male, Standard, No Nicotine Use & **Jane Doe** Age 35, Preferred, No Nicotine Use, \$100,000 (Prepared by: Robert Agent)

Narrative Summary

The Insurer

Genworth Life and Annuity Insurance Company (Genworth Life & Annuity) is part of the Genworth Financial family of consumer-focused insurance and investment companies committed to helping people create and preserve wealth and protect assets. Genworth Life and Annuity Insurance Company is headquartered in Lynchburg, Virginia.

Illustration Description

Lifetime Provider(sm) SUL is a last survivor universal life insurance policy with flexible premiums and adjustable coverage that provides a death benefit upon the death of the second insured. This policy is not a single premium, level premium or vanishing premium policy. This policy has no maturity age. The policy will continue after the younger Insured's Attained Age 100 if it has not terminated in accordance with any other policy provision. There are no monthly deductions from the policy value after the younger Insured's Attained Age 100. Interest will continue to accrue on the policy value and interest will continue to be charged on any outstanding policy loan. Premiums will not be accepted after the younger Insured's Attained Age 100 except the lesser of a premium payment required to remove the policy from a grace period, or to repay loans. Policy loans, partial withdrawals, and loan repayments will be allowed after the younger Insured's Attained Age 100, if there is sufficient value.

Illustration Assumptions

All benefits and values shown in this illustration assume that: the premium outlays shown are paid; premium payments are made at the beginning of each payment period and are reflective of the frequency specified by the owner; no changes are made to the policy other than as illustrated; and, no policy loans or partial withdrawals are made other than as illustrated. All interest rates shown are effective annual rates unless otherwise stated.

Guaranteed Basis, Nonguaranteed Basis and Nonguaranteed Midpoint Basis

Values shown in this illustration are based on the following elements: monthly risk rates, credited interest rates, and rider and expense charges. The Guaranteed Basis values are calculated using only the guaranteed elements. The Nonguaranteed Basis values are calculated using only the nonguaranteed elements. The Midpoint Basis values are calculated using the following assumptions: credited interest at the midpoint between the guaranteed and the currently illustrated nonguaranteed interest rates, and monthly risk rates, and rider and expense charges at the midpoint of the guaranteed scale and the currently illustrated nonguaranteed scale.

This illustration assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur; actual results may be more or less favorable than those shown. We may change the monthly risk rates, rider charges and the credited interest rates at any time subject to the guarantees stated in the policy. We will base any change on our expectations as to future investment earnings, mortality, persistency, expenses and taxes. The currently illustrated benefits and values are not guaranteed.

Guaranteed Credited Interest Rate

3.00%. The effective annual interest rate credited to the policy value will never be less than this rate.

Currently Credited Interest Rate

4.70% on the portion of the policy value exceeding the loan balance. This rate is not guaranteed and is subject to change at any time.

Lifetime Provider(sm) SUL (Policy Form No. GLAULLTD0408 et al.)

Last Survivor Flexible Premium Adjustable Life Insurance

Basic Illustration for: **John Doe** Age 35, Male, Standard, No Nicotine Use & **Jane Doe** Age 35, Preferred, No Nicotine Use, \$100,000 (Prepared by: Robert Agent)

Annual Report	Each year the owner will be sent an annual report which will show the actual activity under the policy for the policy year. The owner should compare those actual benefits and values to this illustration to ensure that the policy is performing as planned.
Premium Class(es): No Nicotine Use	For this premium class, the insured has not used tobacco or other nicotine products in the past 12 months and meets certain height, weight, medical condition and history, family history, vocation, and avocation requirements.
No Nicotine Use	For this premium class, the insured has not used tobacco or other nicotine products in the past 12 months and meets certain height, weight, medical condition and history, family history, vocation, and avocation requirements.
	Age, sex, and premium class are used to determine policy values, benefits and charges. If your policy is issued with a different premium class from that shown, policy values and benefits will differ, and we will provide you with a revised illustration.
Death Benefit Initial \$100,000 Option 1	The amount payable upon the death of the second insured to die. The death benefit equals the specified amount. However, a minimum amount at risk must be maintained for the policy to be considered life insurance. To do this, the death benefit will equal the policy value times the appropriate death benefit factor if this produces a larger death benefit. Loans and withdrawals reduce the death benefit and have been subtracted from the illustrated death benefit.
Initial Death Benefit: \$100,000	The death benefit amount in effect when the policy is issued. This amount may be increased or decreased.
Changes in Specified Amount	Each increase requires a supplemental application and satisfactory evidence of each insured's insurability. Decreases require only written notice.
Annual Premium	The premium payable 1 time(s) each year at the beginning of the policy year.
Premium Outlay	The premium outlay is the premium paid in the policy year including any Internal Revenue Code (IRC) Section 1035 Exchange Premium. This illustration assumes that any 1035 exchange occurs at the beginning of the first policy year. It also assumes that the Planned Premium is paid in equal installments at the frequency shown above. The timing of the premium outlay is important. Payment at an earlier or later date than illustrated will affect policy values. This policy does not require that a specified premium be paid each year. You can determine the amount, timing and frequency of premium payments that will meet your objectives. Any objective may require a higher or lower premium outlay than illustrated or may require that the illustrated premium outlay be paid for a shorter or longer period of time. Please be advised that the amount of variation can be very significant. Unless the Policy Protection Rider is active, if policy values become too small to pay the monthly deduction, additional premiums will have to be paid to keep the insurance in effect even if Planned Premiums have been paid on time. A premium of \$337.74, paid annually until the younger Insured's attained age 100, will continue coverage in an amount at least equal to the Initial Death Benefit for as long as at least one Insured is living based on the guaranteed rates and charges, assuming no lump sums or 1035 exchanges and no policy changes, policy loans or withdrawals. We may limit the amount of premium in order to conform to the requirements of sections 7702 and 7702A of the Internal Revenue Code.

Lifetime Provider(sm) SUL (Policy Form No. GLAULLTD0408 et al.)

Last Survivor Flexible Premium Adjustable Life Insurance

Basic Illustration for: **John Doe** Age 35, Male, Standard, No Nicotine Use & **Jane Doe** Age 35, Preferred, No Nicotine Use, \$100,000 (Prepared by: Robert Agent)

Partial Withdrawal	Partial withdrawal of policy value as requested by the owner, plus a \$25.00 administrative fee. Amount of withdrawal is subject to contractual minimum amount. See contract for details.
Tax information for policy loans	Policy loans may be free of federal income tax, but if loans are taken and the policy lapses, either because sufficient premiums were not paid or the outstanding policy loan exceeded the policy's cash surrender value, a taxable event may occur.
Annual Loan	Amount of policy loan, assumed to be taken at the beginning of the policy year. If death occurs while there are loans outstanding, the total outstanding loan and any loan interest due will be deducted from the death benefit. If the policy lapses or is surrendered while there is a loan outstanding, the total loan will be considered taxable to the extent of the gain in the policy at the time of lapse or surrender.
Annual Outlay	The annual out-of-pocket expense to the owner defined as the premium outlay less any withdrawals (excluding withdrawal fees) and loans during that year.
Net Policy Value	The policy value less any outstanding policy loan. The policy value is the value to which net premiums and interest are added and from which cost of insurance, cost of riders, monthly administrative fees and withdrawals are deducted.
Net Cash Surrender Value	The amount available to the owner upon surrender of the policy. It is equal to the policy value less any surrender charges and less any outstanding policy loan. It, not the Policy Value, is the value that must be sufficient to cover the monthly deduction to keep the policy from entering a grace period when the policy's premium guarantees are not doing so. During the surrender charge period, the net cash surrender value will be substantially smaller than the policy value because of the surrender charge.
Loan Interest	The maximum annual loan interest rate charged is 7.40%, payable in advance. The maximum effective loan interest is 8.00%. Loan interest, if any, is added to the loan amount each policy year.
Additional Premium Ratings	Proposed insureds who do not qualify for standard premium rates may be assessed additional premium based on special risk class tables as determined by the underwriter. Extra risks that are considered to be constant are assessed as a flat extra premium, either on a temporary or permanent basis. Temporary flat extras are assessed for a specified number of years, while permanent flat extras continue for the life of the policy.
Lump Sum/1035 Exchange	Additional first-year monies may be applied to the policy. Lump Sums are out-of-pocket amounts added to the first-year premium. Section 1035 of the IRS code allows transfer of monies from one qualified contract to another as a nontaxable exchange. Please consult your tax advisor for details.

Lifetime Provider(sm) SUL (Policy Form No. GLAULLTD0408 et al.)

Last Survivor Flexible Premium Adjustable Life Insurance

Basic Illustration for: **John Doe** Age 35, Male, Standard, No Nicotine Use & **Jane Doe** Age 35, Preferred, No Nicotine Use, \$100,000 (Prepared by: Robert Agent)

**Interest Adjusted Indices
(IAC's)**

Provide a convenient method for comparing the relative cost of similar policies. The Net Payment Cost Index helps you compare the level of benefits that are to be paid at the death of the second insured to die if you continue to pay premiums on your policy and do not take its cash value. The Net Payment Surrender Cost helps you compare the costs if at some future point in time, such as 10 or 20 years, you were to surrender the policy and take its cash value. A small index number is generally a better buy than a comparable policy with a larger index number.

**7-Pay MEC Limit
\$2,493.19**

The 7-Pay Test is applied during the first seven policy years and during the first seven years following a material change. If the sum of the premiums paid exceeds the 7-Pay Premium times the number of years since the policy date or the date of the last material change, then the policy is termed a "Modified Endowment Contract" (MEC). Distributions, including loans are then taxable to the extent that there is any gain in the policy. An additional tax of 10% of the gain received may apply. The 7-Pay Test is defined in Section 7702A of the Internal Revenue Code. The discussion of legal considerations in this illustration is the Genworth Financial company's interpretation of current law and is not intended as legal advice. A qualified tax advisor should be consulted.

**Joint Life Expectancy
59**

Life expectancy is the expected number of years that a person is expected to remain alive. Joint life expectancy is the number of years that at least one of two people will remain alive.

Paid-Up Insurance Option

This contractual nonforfeiture option allows the owner to continue the policy as level paid-up insurance by applying the policy's cash surrender value as a net single premium. Once this option is elected, no further premium payments are required. Paid-up insurance is subject to the applicable provisions of the policy.

Policy Protection Rider

This rider provides the guarantee that, even if the net cash surrender value is not enough to pay the policy's monthly charge, the policy will remain in effect as long as the Net Accumulated Premiums as defined in the Rider equals or exceeds the Required Rider Balance, also defined in the Rider.

The "1st year planned premium" is defined as the sum of all the premiums planned to be paid in year 1 (1035, lump sums and any modal premiums).

Lifetime Provider(sm) SUL (Policy Form No. GLAULLTD0408 et al.)

Last Survivor Flexible Premium Adjustable Life Insurance

Basic Illustration for: **John Doe** Age 35, Male, Standard, No Nicotine Use & **Jane Doe** Age 35, Preferred, No Nicotine Use, \$100,000 (Prepared by: Robert Agent)

Policy Protection Rider Guarantee

The Policy Protection Rider guarantee allows your policy to remain in force (i.e. not enter its grace period) if:

- The Net Accumulated Premiums are greater than or equal to the Required Rider Balance and
- A loan against the policy (including unpaid accrued interest) does not exceed the cash surrender value.
- You do not increase the specified amount.

The Monthly Required Rider Premium increases in most policy years and becomes quite large in later policy years. Paying more than the Monthly Required Rider Premium in early policy years can significantly reduce the amount that is required to maintain the Policy Protection Rider guarantee in later policy years. Conversely, skipping premium payments or making payments later than planned can result in higher premiums being required in the future because of the application of the primary accumulation factor shown in the policy. You do have some opportunities to pay the Monthly Required Rider Premiums late (catch-up) as defined in the policy.

Realize that the Monthly Required Rider Premiums generally increase as you age, but because of interest accumulations, your premiums can be level.

If the Policy Protection Rider guarantee terminates, the policy will lapse whenever the net cash surrender value is less than the policy's Monthly Deduction.

Estate Tax Repeal Rider

This rider allows the policy to be surrendered without a surrender charge in the year 2011 if the federal estate tax repeal is still in effect on January 1, 2011. The rider, if approved for policies delivered in your state, will be included in your policy at no cost. The rider might not be approved in your state, but once it is, it will be added to your policy. The rider will not be added if it is not approved for policies to be delivered in your state.

Illustration Not Legal Advice

The discussion of legal considerations in this illustration is the Genworth Financial companies' interpretation of current law and is not intended as legal advice. Please consult your tax advisor regarding tax liability.

Lifetime Provider(sm) SUL (Policy Form No. GLAULLTD0408 et al.)

Last Survivor Flexible Premium Adjustable Life Insurance

Basic Illustration for: **John Doe** Age 35, Male, Standard, No Nicotine Use & **Jane Doe** Age 35, Preferred, No Nicotine Use,
\$100,000 (Prepared by: Robert Agent)

Optional Riders/Benefits (Available, but not selected)

Policy Split Rider

This rider allows the owner to elect to split the policy into two separate permanent policies, one on the life of each person insured under the Lifetime Provider(sm) SUL policy. The owner may elect this option within 180 days of either the date a final divorce decree is entered concerning the insureds or the date the unlimited marital deduction provision is removed from federal tax law. The rider's cost is deducted from the policy value every month the rider is in effect.

Aviation Flat Extra

This flat extra is an alternative to inclusion of an Aviation Exclusion Endorsement that would limit the death benefit payable under the Lifetime Provider(sm) SUL policy were either insured to die as a result of certain aviation activities. Paying this flat extra ensures that the full death benefit will be payable in these situations.

Lifetime Provider(sm) SUL (Policy Form No. GLAULLTD0408 et al.)

Last Survivor Flexible Premium Adjustable Life Insurance

Basic Illustration for: **John Doe** Age 35, Male, Standard, No Nicotine Use & **Jane Doe** Age 35, Preferred, No Nicotine Use, \$100,000 (Prepared by: Robert Agent)

Numeric Summary

John Doe Male, Age 35
Standard No Nicotine Use

and

Jane Doe, Female, Age 35
Preferred No Nicotine Use

Initial Assumptions:

Initial Specified Amount: \$100,000
Death Benefit Option: 1
Initial Planned Premium Outlay: \$1,178.00 Annually

	3.00% Interest Rate Guaranteed Basis			3.850 % Interest Rate Nonguaranteed Midpoint Basis			4.70 % Interest Rate Nonguaranteed Basis		
Year	Cumulative Premium Outlay	Net Cash Surrender Value	Death Benefit	Cumulative Premium Outlay	Net Cash Surrender Value	Death Benefit	Cumulative Premium Outlay	Net Cash Surrender Value	Death Benefit
5	5,890	3,051	100,000	5,890	2,498	100,000	5,890	3,335	100,000
10	11,780	8,633	100,000	11,780	8,109	100,000	11,780	9,836	100,000
20	23,560	22,639	100,000	23,560	22,892	100,000	23,560	28,782	100,000
30	35,340	39,406	100,000	35,340	41,961	100,000	35,340	57,901	135,539
Age 90	64,790	84,804	102,485	64,790	109,036	124,325	64,790	205,484	248,328
Age 100	76,570	92,793	102,178	76,570	142,118	142,118	76,570	295,954	325,884
Age 115	76,570	96,915	100,717	76,570	250,466	250,466	76,570	554,186	575,924
Age Policy Lapses	Not prior to age 121			Not prior to age 121			Not prior to age 121		

By signing below, I certify I have received a copy of this illustration and understand that any nonguaranteed elements of the policy I am applying for are subject to change and may result in policy values and benefits which are higher or lower than those shown in this illustration. The agent told me these elements are not guaranteed.

Date: _____

Signature of Applicant(s)/Owner(s)

I certify that this illustration has been presented to the applicant and that I have explained that any nonguaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

Date: _____

Signature of Broker/Agent

Lifetime Provider(sm) SUL (Policy Form No. GLAULLTD0408 et al.)

Last Survivor Flexible Premium Adjustable Life Insurance

Basic Illustration for: **John Doe** Age 35, Male, Standard, No Nicotine Use & **Jane Doe** Age 35, Preferred, No Nicotine Use, \$100,000 (Prepared by: Robert Agent)

Tabular Guaranteed Basis Detail - Yearly Values and Benefits (for end of year shown)

3.00% Interest Rate Guaranteed Basis								
Year	Age	Total Annual Premium Outlay Paid Annually	Partial Withdrawal	Annual Loan	Loan Interest	Net Policy Value	Net Cash Surrender Value	Death Benefit
1	36	1,178.00	0	0	0	725	0	100,000
2	37	1,178.00	0	0	0	1,598	84	100,000
3	38	1,178.00	0	0	0	2,498	1,043	100,000
4	39	1,178.00	0	0	0	3,425	2,032	100,000
5	40	1,178.00	0	0	0	4,380	3,051	100,000
6	41	1,178.00	0	0	0	5,363	4,100	100,000
7	42	1,178.00	0	0	0	6,376	5,182	100,000
8	43	1,178.00	0	0	0	7,420	6,298	100,000
9	44	1,178.00	0	0	0	8,495	7,448	100,000
10	45	1,178.00	0	0	0	9,603	8,633	100,000
11	46	1,178.00	0	0	0	10,744	9,855	100,000
12	47	1,178.00	0	0	0	11,919	11,114	100,000
13	48	1,178.00	0	0	0	13,130	12,413	100,000
14	49	1,178.00	0	0	0	14,377	13,751	100,000
15	50	1,178.00	0	0	0	15,662	15,130	100,000
16	51	1,178.00	0	0	0	16,985	16,551	100,000
17	52	1,178.00	0	0	0	18,338	18,007	100,000
18	53	1,178.00	0	0	0	19,733	19,508	100,000
19	54	1,178.00	0	0	0	21,169	21,054	100,000
20	55	1,178.00	0	0	0	22,639	22,639	100,000
21	56	1,178.00	0	0	0	24,145	24,145	100,000
22	57	1,178.00	0	0	0	25,688	25,688	100,000
23	58	1,178.00	0	0	0	27,269	27,269	100,000
24	59	1,178.00	0	0	0	28,890	28,890	100,000
25	60	1,178.00	0	0	0	30,552	30,552	100,000

Lifetime Provider(sm) SUL (Policy Form No. GLAULLTD0408 et al.)

Last Survivor Flexible Premium Adjustable Life Insurance

Basic Illustration for: **John Doe** Age 35, Male, Standard, No Nicotine Use & **Jane Doe** Age 35, Preferred, No Nicotine Use, \$100,000 (Prepared by: Robert Agent)**Tabular Guaranteed Basis Detail - Yearly Values and Benefits (for end of year shown)**

3.00% Interest Rate Guaranteed Basis								
Year	Age	Total Annual Premium Outlay Paid Annually	Partial Withdrawal	Annual Loan	Loan Interest	Net Policy Value	Net Cash Surrender Value	Death Benefit
26	61	1,178.00	0	0	0	32,250	32,250	100,000
27	62	1,178.00	0	0	0	33,984	33,984	100,000
28	63	1,178.00	0	0	0	35,757	35,757	100,000
29	64	1,178.00	0	0	0	37,564	37,564	100,000
30	65	1,178.00	0	0	0	39,406	39,406	100,000
31	66	1,178.00	0	0	0	41,279	41,279	100,000
32	67	1,178.00	0	0	0	43,180	43,180	100,000
33	68	1,178.00	0	0	0	45,110	45,110	100,000
34	69	1,178.00	0	0	0	47,067	47,067	100,000
35	70	1,178.00	0	0	0	49,049	49,049	100,000
36	71	1,178.00	0	0	0	51,053	51,053	100,000
37	72	1,178.00	0	0	0	53,080	53,080	100,000
38	73	1,178.00	0	0	0	55,117	55,117	100,000
39	74	1,178.00	0	0	0	57,159	57,159	100,000
40	75	1,178.00	0	0	0	59,203	59,203	100,000
41	76	1,178.00	0	0	0	61,243	61,243	100,000
42	77	1,178.00	0	0	0	63,272	63,272	100,324
43	78	1,178.00	0	0	0	65,281	65,281	100,674
44	79	1,178.00	0	0	0	67,262	67,262	100,986
45	80	1,178.00	0	0	0	69,206	69,206	101,260
46	81	1,178.00	0	0	0	71,108	71,108	101,500
47	82	1,178.00	0	0	0	72,944	72,944	101,708
48	83	1,178.00	0	0	0	74,711	74,711	101,886
49	84	1,178.00	0	0	0	76,410	76,410	102,037
50	85	1,178.00	0	0	0	78,034	78,034	102,163

Lifetime Provider(sm) SUL (Policy Form No. GLAULLTD0408 et al.)

Last Survivor Flexible Premium Adjustable Life Insurance

Basic Illustration for: **John Doe** Age 35, Male, Standard, No Nicotine Use & **Jane Doe** Age 35, Preferred, No Nicotine Use, \$100,000 (Prepared by: Robert Agent)

Tabular Guaranteed Basis Detail - Yearly Values and Benefits (for end of year shown)

3.00% Interest Rate Guaranteed Basis								
Year	Age	Total Annual Premium Outlay Paid Annually	Partial Withdrawal	Annual Loan	Loan Interest	Net Policy Value	Net Cash Surrender Value	Death Benefit
51	86	1,178.00	0	0	0	79,575	79,575	102,266
52	87	1,178.00	0	0	0	81,045	81,045	102,348
53	88	1,178.00	0	0	0	82,405	82,405	102,411
54	89	1,178.00	0	0	0	83,658	83,658	102,456
55	90	1,178.00	0	0	0	84,804	84,804	102,485
56	91	1,178.00	0	0	0	85,863	85,863	102,501
57	92	1,178.00	0	0	0	86,926	86,926	102,505
58	93	1,178.00	0	0	0	87,962	87,962	102,496
59	94	1,178.00	0	0	0	88,934	88,934	102,476
60	95	1,178.00	0	0	0	89,813	89,813	102,445
61	96	1,178.00	0	0	0	90,553	90,553	102,405
62	97	1,178.00	0	0	0	91,171	91,171	102,356
63	98	1,178.00	0	0	0	91,649	91,649	102,302
64	99	1,178.00	0	0	0	92,209	92,209	102,243
65	100	1,178.00	0	0	0	92,793	92,793	102,178
66	101	1,178.00	0	0	0	93,344	93,344	102,107
67	102	1,178.00	0	0	0	93,878	93,878	102,031
68	103	1,178.00	0	0	0	94,388	94,388	101,950
69	104	1,178.00	0	0	0	94,871	94,871	101,864
70	105	1,178.00	0	0	0	95,319	95,319	101,773
71	106	1,178.00	0	0	0	95,723	95,723	101,679
72	107	1,178.00	0	0	0	96,087	96,087	101,581
73	108	1,178.00	0	0	0	96,411	96,411	101,479
74	109	1,178.00	0	0	0	96,702	96,702	101,375
75	110	1,178.00	0	0	0	96,951	96,951	101,268

Lifetime Provider(sm) SUL (Policy Form No. GLAULLTD0408 et al.)

Last Survivor Flexible Premium Adjustable Life Insurance

Basic Illustration for: **John Doe** Age 35, Male, Standard, No Nicotine Use & **Jane Doe** Age 35, Preferred, No Nicotine Use, \$100,000 (Prepared by: Robert Agent)**Tabular Guaranteed Basis Detail - Yearly Values and Benefits (for end of year shown)**

3.00% Interest Rate Guaranteed Basis								
Year	Age	Total Annual Premium Outlay Paid Annually	Partial Withdrawal	Annual Loan	Loan Interest	Net Policy Value	Net Cash Surrender Value	Death Benefit
		1,178.00						
76	111		0	0	0	97,138	97,138	101,159
77	112	1,178.00	0	0	0	97,229	97,229	101,048
78	113	1,178.00	0	0	0	97,122	97,122	100,937
79	114	1,178.00	0	0	0	97,017	97,017	100,826
80	115	1,178.00	0	0	0	96,915	96,915	100,717
81	116	1,178.00	0	0	0	96,822	96,822	100,608
82	117	1,178.00	0	0	0	96,752	96,752	100,501
83	118	1,178.00	0	0	0	96,747	96,747	100,394
84	119	1,178.00	0	0	0	96,931	96,931	100,288
85	120	1,178.00	0	0	0	97,676	97,676	100,181
86	121	1,178.00	0	0	0	100,068	100,068	100,068

5% Interest Adjusted Indices (IAC's)

	Guaranteed
10 Year Net Payment/Surrender Cost	11.78 / 5.24
20 Year Net Payment/Surrender Cost	11.78 / 5.26

Lifetime Provider(sm) SUL (Policy Form No. GLAULLTD0408 et al.)

Last Survivor Flexible Premium Adjustable Life Insurance

Basic Illustration for: **John Doe** Age 35, Male, Standard, No Nicotine Use & **Jane Doe** Age 35, Preferred, No Nicotine Use, \$100,000 (Prepared by: Robert Agent)

Tabular Nonguaranteed Basis Detail - Yearly Values and Benefits (for end of year shown)

4.70 % Interest Rate Nonguaranteed Basis								
Year	Age	Total Annual Premium Outlay Paid Annually	Partial Withdrawal	Annual Loan	Loan Interest	Net Policy Value	Net Cash Surrender Value	Death Benefit
1	36	1,178.00	0	0	0	741	0	100,000
2	37	1,178.00	0	0	0	1,650	136	100,000
3	38	1,178.00	0	0	0	2,605	1,150	100,000
4	39	1,178.00	0	0	0	3,609	2,216	100,000
5	40	1,178.00	0	0	0	4,664	3,335	100,000
6	41	1,178.00	0	0	0	5,773	4,510	100,000
7	42	1,178.00	0	0	0	6,939	5,745	100,000
8	43	1,178.00	0	0	0	8,164	7,042	100,000
9	44	1,178.00	0	0	0	9,452	8,405	100,000
10	45	1,178.00	0	0	0	10,806	9,836	100,000
11	46	1,178.00	0	0	0	12,229	11,340	100,000
12	47	1,178.00	0	0	0	13,725	12,920	100,000
13	48	1,178.00	0	0	0	15,297	14,580	100,000
14	49	1,178.00	0	0	0	16,950	16,324	100,000
15	50	1,178.00	0	0	0	18,688	18,156	100,000
16	51	1,178.00	0	0	0	20,514	20,080	100,000
17	52	1,178.00	0	0	0	22,433	22,102	100,000
18	53	1,178.00	0	0	0	24,451	24,226	100,000
19	54	1,178.00	0	0	0	26,562	26,447	100,000
20	55	1,178.00	0	0	0	28,782	28,782	100,000
21	56	1,178.00	0	0	0	31,116	31,116	101,651
22	57	1,178.00	0	0	0	33,559	33,559	105,555
23	58	1,178.00	0	0	0	36,126	36,126	109,423
24	59	1,178.00	0	0	0	38,814	38,814	113,232
25	60	1,178.00	0	0	0	41,640	41,640	117,010

Actual results may be more or less favorable than those illustrated. The benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer.

Refer to pages 9 - 12 for values based on guaranteed elements.

Lifetime Provider(sm) SUL (Policy Form No. GLAULLTD0408 et al.)

Last Survivor Flexible Premium Adjustable Life Insurance

Basic Illustration for: **John Doe** Age 35, Male, Standard, No Nicotine Use & **Jane Doe** Age 35, Preferred, No Nicotine Use, \$100,000 (Prepared by: Robert Agent)**Tabular Nonguaranteed Basis Detail - Yearly Values and Benefits (for end of year shown)**

4.70 % Interest Rate Nonguaranteed Basis								
Year	Age	Total Annual Premium Outlay Paid Annually	Partial Withdrawal	Annual Loan	Loan Interest	Net Policy Value	Net Cash Surrender Value	Death Benefit
26	61	1,178.00	0	0	0	44,599	44,599	100,000
27	62	1,178.00	0	0	0	47,699	47,699	120,760
28	63	1,178.00	0	0	0	50,948	50,948	124,484
29	64	1,178.00	0	0	0	54,343	54,343	128,183
30	65	1,178.00	0	0	0	57,901	57,901	131,860
31	66	1,178.00	0	0	0	61,622	61,622	135,539
32	67	1,178.00	0	0	0	65,513	65,513	139,219
33	68	1,178.00	0	0	0	69,575	69,575	142,922
34	69	1,178.00	0	0	0	73,816	73,816	146,626
35	70	1,178.00	0	0	0	78,238	78,238	150,350
36	71	1,178.00	0	0	0	82,850	82,850	154,094
37	72	1,178.00	0	0	0	87,655	87,655	157,873
38	73	1,178.00	0	0	0	92,654	92,654	161,683
39	74	1,178.00	0	0	0	97,853	97,853	165,555
40	75	1,178.00	0	0	0	103,245	103,245	169,499
41	76	1,178.00	0	0	0	108,827	108,827	173,507
42	77	1,178.00	0	0	0	114,608	114,608	177,574
43	78	1,178.00	0	0	0	120,576	120,576	181,721
44	79	1,178.00	0	0	0	126,735	126,735	185,951
45	80	1,178.00	0	0	0	133,072	133,072	190,279
46	81	1,178.00	0	0	0	139,584	139,584	194,707
47	82	1,178.00	0	0	0	146,264	146,264	199,244
48	83	1,178.00	0	0	0	153,113	153,113	203,940
49	84	1,178.00	0	0	0	160,129	160,129	208,806
50	85	1,178.00	0	0	0	167,310	167,310	213,835

Actual results may be more or less favorable than those illustrated. The benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer.

Refer to pages 9 - 12 for values based on guaranteed elements.

Lifetime Provider(sm) SUL (Policy Form No. GLAULLTD0408 et al.)

Last Survivor Flexible Premium Adjustable Life Insurance

Basic Illustration for: **John Doe** Age 35, Male, Standard, No Nicotine Use & **Jane Doe** Age 35, Preferred, No Nicotine Use, \$100,000 (Prepared by: Robert Agent)

Tabular Nonguaranteed Basis Detail - Yearly Values and Benefits (for end of year shown)

4.70 % Interest Rate Nonguaranteed Basis								
Year	Age	Total Annual Premium Outlay Paid Annually	Partial Withdrawal	Annual Loan	Loan Interest	Net Policy Value	Net Cash Surrender Value	Death Benefit
51	86	1,178.00	0	0	0	174,645	174,645	224,447
52	87	1,178.00	0	0	0	182,134	182,134	230,010
53	88	1,178.00	0	0	0	189,774	189,774	235,846
54	89	1,178.00	0	0	0	197,558	197,558	241,949
55	90	1,178.00	0	0	0	205,484	205,484	248,328
56	91	1,178.00	0	0	0	213,557	213,557	254,940
57	92	1,178.00	0	0	0	221,798	221,798	261,548
58	93	1,178.00	0	0	0	230,231	230,231	268,274
59	94	1,178.00	0	0	0	238,887	238,887	275,262
60	95	1,178.00	0	0	0	247,787	247,787	282,637
61	96	1,178.00	0	0	0	256,933	256,933	290,562
62	97	1,178.00	0	0	0	266,321	266,321	298,996
63	98	1,178.00	0	0	0	275,929	275,929	308,001
64	99	1,178.00	0	0	0	285,784	285,784	316,880
65	100	1,178.00	0	0	0	295,954	295,954	325,884
66	101	1,178.00	0	0	0	306,840	306,840	335,644
67	102	1,178.00	0	0	0	318,478	318,478	346,136
68	103	1,178.00	0	0	0	330,907	330,907	357,417
69	104	1,178.00	0	0	0	344,167	344,167	369,535
70	105	1,178.00	0	0	0	358,297	358,297	382,559
71	106	1,178.00	0	0	0	373,332	373,332	396,559
72	107	1,178.00	0	0	0	389,307	389,307	411,564
73	108	1,178.00	0	0	0	406,256	406,256	427,613
74	109	1,178.00	0	0	0	424,222	424,222	444,722
75	110	1,178.00	0	0	0	443,242	443,242	462,981

Actual results may be more or less favorable than those illustrated. The benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer.

Refer to pages 9 - 12 for values based on guaranteed elements.

Lifetime Provider(sm) SUL (Policy Form No. GLAULLTD0408 et al.)

Last Survivor Flexible Premium Adjustable Life Insurance

Basic Illustration for: **John Doe** Age 35, Male, Standard, No Nicotine Use & **Jane Doe** Age 35, Preferred, No Nicotine Use, \$100,000 (Prepared by: Robert Agent)

Tabular Nonguaranteed Basis Detail - Yearly Values and Benefits (for end of year shown)

4.70 % Interest Rate Nonguaranteed Basis								
Year	Age	Total Annual Premium Outlay Paid Annually	Partial Withdrawal	Annual Loan	Loan Interest	Net Policy Value	Net Cash Surrender Value	Death Benefit
76	111	1,178.00	0	0	0	463,347	463,347	482,528
77	112	1,178.00	0	0	0	484,541	484,541	503,575
78	113	1,178.00	0	0	0	506,761	506,761	526,666
79	114	1,178.00	0	0	0	529,961	529,961	550,770
80	115	1,178.00	0	0	0	554,186	554,186	575,924
81	116	1,178.00	0	0	0	579,485	579,485	602,146
82	117	1,178.00	0	0	0	605,922	605,922	629,402
83	118	1,178.00	0	0	0	633,597	633,597	657,487
84	119	1,178.00	0	0	0	662,716	662,716	685,666
85	120	1,178.00	0	0	0	693,809	693,809	711,603
86	121	1,178.00	0	0	0	728,362	728,362	728,362

Actual results may be more or less favorable than those illustrated. The benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer.

Refer to pages 9 - 12 for values based on guaranteed elements.

5% Interest Adjusted Indices (IAC's)

	Nonguaranteed
10 Year Net Payment/Surrender Cost	11.78 / 4.33
20 Year Net Payment/Surrender Cost	11.78 / 3.49

Lifetime Provider(sm) SUL (Policy Form No. GLAULLTD0408 et al.)

Last Survivor Flexible Premium Adjustable Life Insurance

Basic Illustration for: **John Doe** Age 35, Male, Standard, No Nicotine Use & **Jane Doe** Age 35, Preferred, No Nicotine Use, \$100,000 (Prepared by: Robert Agent)**Client Information****Older Client**

Insured Sex	Male
Insured Class	No Nicotine

Younger Client

Insured2 Sex	Female
Insured2 Class	No Nicotine

Illustration Type

First Year Premium Basis	No
Catchup Provision	No
Face Amount	1-120 = 100,000
Modal Premium	1-121 = 1178
Lump Sum Deposit	1- 120 = 0
Illustration Type	Specify a premium

Policy Options

Internal Rate of Return	No
Source Ledger Print Option	Long illustration
Print Agent/Broker Information	No
Insured to Die First	No death occurs
Premium Mode	Annually
Years to Print	65
Policy Options	Yes
Revised Illustration?	No

Policy Riders

Policy Riders	No
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Interest Basis

Interest Basis	Current Interest Rate
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Genworth Life and Annuity Insurance Company
3100 Albert Lankford Drive
Lynchburg, VA 24501

To: Director of Insurance

I, Kurt A. Guske, am a member of the American Academy of Actuaries in good standing. I was appointed by the Board of Directors of Genworth Life and Annuity Insurance Company (GLAIC) to be the illustration actuary for all plans of insurance subject to the Life Insurance Illustration Regulation (Regulation) for this state. The appointment was documented in the Board minutes effective January 1, 2008. I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

Scales of non-guaranteed elements used in illustrating the Illustrated Forms GLAULLTD0408 et al (also listed in the attached schedule) meet the requirements of the Regulation. The disciplined current scales for these plans are in conformity with the Actuarial Standard of Practice for Compliance with the NAIC Life Insurance Illustration Model Regulation (ASOP 24) promulgated by the Actuarial Standards Board except as noted below. Moreover:

- No currently payable scale for business issued within the last five years and within the scope of this certification has been reduced for reasons other than changes in the experience factors underlying the disciplined current scale.
- Non-guaranteed elements illustrated for new policies are consistent with those illustrated for similar in force policies.
- Illustrated non-guaranteed elements for new and in-force policies subject to this regulation are consistent with the non-guaranteed elements amounts actually credited or charged to the same or similar forms.
- The minimum expenses used in the calculation of the disciplined current scale for this policy form, subject to this regulation, were Fully Allocated.

Kurt A. Guske, FSA, MAAA
Vice President and Illustration Actuary
Genworth Life and Annuity Insurance Company

Date

LIFE ILLUSTRATIONS – Identification Form -

Company Name: Genworth Life and Annuity Insurance Company
NAIC Company Number: 4011-65536
Illustration Actuary: Kurt A. Guske
Other Responsible Officer: Tim Klopfenstein
Date of Submission:
Contact Person in Legal/Compliance:
Annual Certification Date: March 1

The following form will be added to the annual list of Life Illustrations as required by this state.

<u>Policy Form</u>	<u>Policy Description</u>	<u>Illustration Indicator</u>
GLAULLTD0408 et al	Universal Life	Yes




Genworth Life and Annuity Insurance Company
3100 Albert Lankford Drive
Lynchburg, VA 24501

To: Genworth Life and Annuity Insurance Company Board of Directors
Director of Insurance

I, Timothy J. Klopfenstein, a Vice President of Genworth Life and Annuity Insurance Company, have been named the Other Responsible Officer for all plans of insurance subject to the Life Illustration Regulation (Regulation) for this state. As such I certify that:

1. Illustrations produced for those plans designated "Illustrated Forms," on the list that accompanies this certification, comply with the format prescribed by the Regulation.
2. Plans for which illustrations in the proper format are not yet available have had sales suspended until illustrations are available in the prescribed format.
3. The scales used in illustrations are indeed those certified by the Illustration Actuary.
4. We have notified our general agents of the overhead expense basis used to certify compliance of the plans.



Timothy J. Klopfenstein
Vice President
Genworth Life and Annuity Insurance Company

4-1-2008

Date

BULLETIN 11-83

EXHIBIT A (REVISED)

**CONSENT TO SUBMIT RATES AND/OR
COST BASES FOR APPROVAL**

The Genworth Life and Annuity Insurance Company ("Company") of Richmond, VA does hereby
(Company Name) (City and State)
consent and agree

A) that all premium rates and/or cost bases both "maximum" and "current or projected," used in relation to policy form number GLAULLT 00408 AR must be filed with the Insurance Commissioner for the State of Arkansas ("Commissioner") at least sixty (60) days prior to their proposed effective date. Such rates and/or cost bases shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior to the expiration of sixty (60) days.

or

B) that where the policy is a flexible or indeterminate premium whole life policy which provides for frequent changes in interest rates based on financial market conditions, the company may file a range of rates it will stay within and will notify the Department at least sixty (60) days prior to any change in the range of rates. The company must also document the method used to calculate its premium and range of rates.

Genworth Life and Annuity Ins. Co.
(Company Name)
By Ruth A. Duke
(Name)
Vice President
(Title or Position)

I hereby certify that this filing meets the policy language simplification (readability) requirements of the insurance laws of your state.

Using a computer software program, the Flesch reading ease test score is:

<u>Form No.</u>	<u>Title</u>	<u>Score</u>
GLAULLTD0408 AR	Last Survivor Flexible Premium Adjustable Life Insurance Policy	52.4
GLAULRPPR0308	Policy Protection Rider	51.3

5/16/08
Date

Nancy Robertson
Nancy Robertson
Vice President